

Set	Items	Description
S1	0	AU=(POLLIN R? OR POLLIN, R?)
S2	5164483	PAYMENT? OR PAYING OR PAY OR PAYS OR PAID
S3	2294567	ACCOUNT? ?
S4	114802	S3(3N)(PAYER? ? OR CUSTOMER? OR CLIENT? OR USER? ? OR BUYE- R? OR PURCHASER? OR USER? OR PEOPLE OR PERSON? ?)
S5	18090	S3(2N)(PAYEE? ? OR SELLER? ? OR RETAILER? OR DEALER? OR AG- ENT? ? OR SUPPLIER? OR PRODUCER? OR MANUFACTURER? OR MERCHANT? OR VENDOR? OR TRADER? OR PROVIDER?)
S6	1239	S4(S)S5
S7	247	S6(15N)S2
S8	59295	"NOT"() (REGISTER? OR PREVIOUS?) OR UNREGISTER?
S9	0	S7(25N)S8
S10	0	S1 AND S7
S11	157	S7 NOT PY>2000
S12	38	S11 NOT PY>1998
S13	24	S12 NOT PY>1996
S14	17	S13 NOT PY>1994
S15	16	RD (unique items)

? show file

File 20:Dialog Global Reporter 1997-2004/Jun 21  
(c) 2004 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2004/Jun 21  
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Jun 21  
(c) 2004 Business Wire.

File 613:PR Newswire 1999-2004/Jun 21  
(c) 2004 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2004/Jun 18  
(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Jun 19  
(c) 2004 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

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15/3,K/1 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0006000343 BOBFWABAEOFT

**Court upholds ruling on cash transfers**

Financial Times, P 5

Saturday, June 22, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 397

...preliminary negotiations and deception had succeeded.

The bank's method involved a Clearing House Automated **Payment** System (Chaps) order - a process effecting an instant transfer between the **payer** 's **account** and the **payee** 's **account** , replacing cheque or telegraphic transfers.

In the Court of Appeal's view, a Chaps order...

15/3,K/2 (Item 2 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0005549837 BOAIYBRAGCFT

**Guerin company admits to Dollars 700m ISC fraud**

THOMAS FLANNERY

Financial Times, P 22

Tuesday, September 25, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 471

...fictitious contracts and sales involved the United Arab Emirates, Pakistan and South Africa. 'The cash **paid** out to the vendor accounts was transferred to bank **accounts** representing non-existent **customers** of ISC. From these accounts the cash was **paid** back to ISC, as **payments** against the fictitious sales/contracts. As a result, ISC and Ferranti's profits and balance...

15/3,K/3 (Item 3 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0005041456 B09KDAEAEWFT

**Visa alters rules for debit card**

DAVID BARCHARD

Financial Times, P 5

Saturday, November 4, 1989

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 325

...the Visa system.

Switch is preferred by retailers because it deducts funds directly from a **customer** 's bank **account** and the **retailer** **pays** only a small, flat fee, compared with a commission of about 2 per cent per...

**15/3,K/4 (Item 4 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0004555314 B08IRAF8A8FT

**Survey Of Plastic Cards (19): University challenge for GEC smart card - The next generation**

SARAH THOMAS

Financial Times, P VIII

Thursday, September 15, 1988

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 988

TEXT:

...recharged at a bank terminal. For larger transactions, money can be transferred directly from the **purchasers account** to the **retailers account** to **pay** for the goods.

**15/3,K/5 (Item 5 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0003545785 B06HTAHAEGFT

**Commercial Law Reports: Digest Of Cases Reported In The Trinity Term**

AVIVA GOLDEN

Financial Times, P 7

Tuesday, August 19, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,433

...depend on the company's solvency. The customer was discharged, at the latest, when the **supplier 's account** with the company was credited, not when the supplier was **paid** .

Hennessy v Graigmyle & Co Ltd and Acas (FT, June 20)

After disagreement with his employers...

**15/3,K/6 (Item 6 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0003517619 B06C0AXADQFT

**Technology: End To Paper Chase For British Shoppers / Possible introduction of nationwide cashless shopping network**

ALAN CANE

Financial Times, Section L. ED, P 16

Wednesday, March 26, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,773

...was on handling debit cards, which would trigger the immediate movement of funds from a **customer 's account** to the **retailers** .

Now bankers are **paying** better attention to security. They worry about what happens if the system fails or is...

15/3,K/7 (Item 7 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0003019230 B05DDBNAGKFT

**The Budget (Composite Rate Scheme): Solicitors' client accounts to be excluded**

Financial Times, Section U. ED, P 18

Wednesday, March 20, 1985

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 628

TEXT:

...from the new composite rate tax scheme, which comes into operation on April 6, interest **paid** or credited to solicitors' and estate **agents** ' undesignated **client accounts** , Lloyds premiums trust funds.

...and other deposit interest, which comes into operation on April 6, applies, broadly, to interest **paid** by the deposit-taker to individuals, including partnerships of individuals.

Solicitors' and estate **agents** ' undesignated **client accounts** .

Under the Solicitors Act 1974 and the corresponding legislation for Scotland and Northern Ireland, there...

15/3,K/8 (Item 8 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0002531807 B0CBGAWAFEFT

**Financial Times Survey: Singapore - Slowly moving to a cashless society**

CHRIS SHERWELL

Financial Times, P IV

Wednesday, December 12, 1984

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 611

...It is called FFTPOS - Electric Funds Transfer at Point Of Sale.

This allows customers to **pay** for goods in a shop using a plastic card. Funds are instantaneously transferred from the **customer** 's **account** to the **retailer** 's **account** . This cuts the need for cash and cheques on the part of customers, and guarantees **payment** for the retailer.

Hong Kong has a similar scheme and is likely to begin operating...

15/3,K/9 (Item 9 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0001514389 B0CDMATABOFT

**Estate Agents Act: The business remains open to all-comers**

MICHAEL CASSELL

Financial Times, P 9

Friday, May 7, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,446

...indirect in a property purchase or sale. He will in many cases be obliged to **pay** interest on deposits held on behalf of **clients** in separately audited **accounts** .

All **agents** are also required to state in advance of instructions the terms of business and details...

15/3,K/10 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0449429 BW1063

**FIRST NATL BANK TRUST: First National Bank and Trust Co. introduces Check Card**

December 07, 1994

Byline: Business Editors

...is deducted from the cardholder's checking account.  
The transaction is then recorded on the **customer** 's monthly checking **account** statement.

Any **merchant** who currently accepts Visa as **payment** can accept the new Check Card. Merchants require no additional equipment, and payment is guaranteed...

15/3,K/11 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0408876 BW648

**STATE OF THE ART 1: State Of The Art Inc. announces enhancements to three M-A-S 90 Evolution/2 modules -- General Ledger, Accounts Payable and Accounts Receivable**

May 31, 1994

Byline: Business Editors & Computer Writers

...multiyear  
history retention and monthly trend reports in the General Ledger module; commission editing and **payment** , and history invoice printing with range capabilities in Accounts Receivable; and the ability to match **accounts** -receivable **customers** with **accounts** -payable **vendors** using **customer** /vendor code integration (even if the customer/vendor codes are different) in the Accounts Payable...

15/3,K/12 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0761694

SD001

Bode Akintola21-Jun-04

**C O R R E C T I O N -- FIRST VIRTUAL HOLDINGS INC.**

DATE: November 14, 1994 10:05 EST WORD COUNT: 1,243

...sale is completed and verified, First Virtual charges the buyer's account and credits the **seller 's account** . First Virtual recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . **Buyer accounts** are debited only with the buyer's authorization. If buyers indicate they don't wish...

**15/3,K/13 (Item 2 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0523378 c3331  
**SHELL CANADA OFFERS ROYAL BANK DEBIT CARD SERVICE IN OTTAWA**

DATE: September 30, 1992 10:38 ET WORD COUNT: 540

...When the card is used to make a purchase, through the interac Association's Direct **Payment** network, the amount of the purchase is debited from the **customer 's bank account** and transferred directly to the retailer's account. Consumer benefits include convenience through minimized trips...

...security code at a merchant outlet to initiate an electronic transfer of funds from the **customer 's deposit account** to the **merchant 's deposit account** to **pay** for goods and/or services. Consumer benefits include:

Convenience:  
- alternative to cash, cheques and credit...

**15/3,K/14 (Item 3 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0519152 c1764  
**SCOTIABANK WAIVES DIRECT PAYMENT SERVICE FEES**

DATE: September 16, 1992 14:14 ET WORD COUNT: 214

...a purchase using the system, the amount of the purchase is transferred electronically from the **customer 's account** to the **merchant 's account** .

"We are excited about the roll-out of the Interac Direct **Payment** Service, as we believe the service offers great convenience and value to customers," explained Mr...

**15/3,K/15 (Item 4 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0519125 c1442  
**INTERAC DIRECT PAYMENT SERVICE LAUNCHED IN BRITISH COLUMBIA AND QUEBEC**

DATE: September 16, 1992 13:31 ET WORD COUNT: 420

...at participating retail outlets. The amount of a purchase transaction is transferred automatically from the **customer 's account** to the **merchant 's account** .

"INTERAC Direct **Payment** represents the next step in the evolution of EFT/POS, electronic funds transfer at the...

15/3,K/16 (Item 5 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0222014

NY092

**MANUFACTURERS HANOVER ANNOUNCES CHARGE AGAINST FOURTH QUARTER EARNINGS**

DATE: November 21, 1989 16:49 EST WORD COUNT: 165

...million before taxes.

The charge is the result of losses on foreign exchange trading for **customer accounts** , interest to be **paid** on such **accounts** and embezzlement.

**Manufacturers** Hanover said that an officer at the branch has been dismissed by the bank and...

Set	Items	Description
S1	58	AU=(POLLIN R? OR POLLIN, R?)
S2	364828	PAYMENT? OR PAYING OR PAY OR PAYS OR PAID
S3	662044	ACCOUNT? ?
S4	6367	S3(3N) (PAYER? ? OR CUSTOMER? OR CLIENT? OR USER? ? OR BUYER? OR PURCHASER? OR USER? OR PEOPLE OR PERSON? ?)
S5	1347	S3(2N) (PAYEE? ? OR SELLER? ? OR RETAILER? OR DEALER? OR AGENT? ? OR SUPPLIER? OR PRODUCER? OR MANUFACTURER? OR MERCHANT? OR VENDOR? OR TRADER? OR PROVIDER?)
S6	25	S4 AND S5 AND S2
S7	21	RD (unique items)

? show file

File 2:INSPEC 1969-2004/Jun W2  
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File 474:New York Times Abs 1969-2004/Jun 18  
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Jun 18  
(c) 2004 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/May  
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7/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

7717134 INSPEC Abstract Number: C2003-10-1290D-034

**Title: Surviving in an environment of financial indiscipline: a case study from a transition country**

Author(s): Pejic-Bach, M.

Author Affiliation: Bus. Informatics, Fac. of Econ., Zagreb, Croatia

Journal: System Dynamics Review vol.19, no.1 p.47-74

Publisher: Wiley,

Publication Date: Spring 2003 Country of Publication: UK

CODEN: SDREEG ISSN: 0883-7066

SICI: 0883-7066(200321)19:1L:47:SEFI;1-U

Material Identity Number: B336-2003-002

U.S. Copyright Clearance Center Code: 0883-7066/03/\$30.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** Financial indiscipline combined with restricted access to financial markets is a big problem for small businesses in transition countries. In such an environment, small businesses find it hard to collect **accounts** receivable from their **customers**, which causes liquidity crises and, in the worst case, bankruptcy. The article describes the development of a system dynamics model to explain the financial indiscipline problem in small businesses. Various policy options are evaluated using this model: (1) retaining profit; (2) borrowing money from the bank; (3) tightening the accounts receivable policy; and (4) delaying **payment** to **suppliers**. Tightening the **accounts** receivable policy in combination with delaying **payment** to suppliers is found to be the most successful option. However, in most of the transition countries, the legal system is inefficient and such measures would lead to an illiquid economy with a weak small-business sector. (25 Refs)

Subfile: C

Descriptors: corporate modelling; decision making; stock control

Identifiers: financial indiscipline; transition country; financial markets; small businesses; accounts receivable; liquidity crises; bankruptcy; system dynamics model; policy options; borrowing; profit retaining; **payment** delay; legal system; illiquid economy

Class Codes: C1290D (Systems theory applications in economics and business); C1290F (Systems theory applications in industry)

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7/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

7503262 INSPEC Abstract Number: C2003-02-7120-036

**Title: Fair electronic cash withdrawal and change return for wireless networks**

Author(s): Tracz, R.; Wrona, K.

Author Affiliation: Insyut Telekomunikacji Politechniki Warszawskiej, Warszawa, Poland

Conference Title: Mobile Commerce Workshop 2001. Proceedings of the First International Workshop on Mobile Commerce p.14-19

Publisher: ACM, New York, NY, USA

Publication Date: 2001 Country of Publication: USA 59 pp.

ISBN: 1 58113 376 6 Material Identity Number: XX-2002-03008

U.S. Copyright Clearance Center Code: 1-58113-376-6/01/07...\$5.00

Conference Title: Mobile Commerce Workshop 2001. Proceedings of the First

International Workshop on Mobile Commerce

Conference Sponsor: ACM

Conference Date: 21 July 2001      Conference Location: Rome, Italy

Language: English      Document Type: Conference Paper (PA)

Treatment: Practical (P); Theoretical (T)

**Abstract:** We propose a practical mobile electronic cash system that combines macro and micropayment mechanisms and offers very high security and user's privacy protection. Notably, we have developed an innovative fair withdrawal and change return protocols, which are efficient and preclude any fraudulent misbehaviors, while user anonymity and transaction unlinkability are preserved. Coins are withdrawn if, and only if **payer's account** is debited. Change is returned to an anonymous payer, who gets it always but only if she is entitled to receive it. Wiretapping of even all channels does not yield a valid coin, and a **payment** can not be deposited at the **account** of another payee. Lost or stolen coins are blacklisted immediately and their value is recovered. No cooperation of dishonest participants gives any advantage. A prototype implementation proved that the system is efficient and convenient. (28 Refs)

Subfile: C

Descriptors: electronic money; protocols; radio access networks; security of data

Identifiers: electronic cash withdrawal; change return; wireless networks; mobile electronic cash system; micropayment mechanisms; macropayment mechanisms; protocols; user anonymity; transaction unlinkability

Class Codes: C7120 (Financial computing); C6130S (Data security); C5640 (Protocols)

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7/5/3      (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rights reserved.

03767549      INSPEC Abstract Number: D91000007

**Title: Electronic and legal mythology**

Author(s): Laidlaw, A.

Journal: Banking World      vol.8, no.10      p.44, 47

Publication Date: Oct. 1990      Country of Publication: UK

CODEN: BAWOEX      ISSN: 0737-6413

Language: English      Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** In theory, the second a customer has keyed his 'electronic signature' (PIN) into a retailer's terminal, their respective bank accounts can be debited and credited with the cost of goods purchased by the customer. In practice, few debit card transactions in the UK are authorised by PIN, customer signature being almost universal, and transactions are not entered on **customer** and **retailer** bank **accounts** much more quickly (if at all) than if a cheque had been tendered by way of **payment**. The use of a plastic card as part of the debit card transaction would fall squarely into section 14 of the Consumer Credit Act 1974. Section 14 goes on to provide that the supply of goods in the circumstances described will constitute the drawdown of credit by the individual. The government accepted that this fictional credit should not frustrate EFTPOS transactions by making them subject to cumbersome regulation. A little more legal fiction was employed to exempt EFTPOS from the Consumer Credit Act 1974. Section 87 of the Banking Act 1987 introduced, through a tortuous route in the 1974 Act, an exemption which referred to 'arrangements for the electronic transfer of funds from a current account at a bank'. Whatever magical powers electronics may possess, they cannot transfer funds. It is the debts on different bank accounts which are adjusted. However, the Banking Act exemption is accepted as sufficient for its intended purpose.

(0 Refs)

Subfile: D

Descriptors: banking; EFTS; legislation; point of sale systems

Identifiers: debit card transactions; Consumer Credit Act 1974; EFTPOS transactions; Banking Act 1987; exemption

Class Codes: D1050 (Legal requirements); D2050E (Banking); D2140 (Marketing, retailing and distribution)

7/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03248656 INSPEC Abstract Number: D88002924

**Title: EFTPOS-the current UK scene**

Author(s): Diver, A.J.

Conference Title: EPoS/EFTPOS 88 Conference Papers p.26 pp.

Publisher: Retail Manage. Dev. Programme, Brighton, UK

Publication Date: 1988 Country of Publication: UK 3 vol. (384+440+148) pp.

Conference Date: 13-16 Sept. 1988 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G)

Abstract: EFTPOS (electronic funds transfer at point of sale) is a system of **payment** by means of a plastic data card, which transfers funds securely and electronically from the **customer**'s **account** to the **retailer**'s. EFTPOS is here, and growing rapidly as the reaction by both retailers and customers is for acceptance of this more convenient method of **payment**. However, the system as proposed by EftPoS UK Ltd. is felt by many retailers to be too complex, and possibly costly to implement and maintain. To counter this, major retailers are combining resources to investigate EFTPOS standards. (0 Refs)

Subfile: D

Descriptors: EFTS; point of sale systems

Identifiers: EFTPOS; electronic funds transfer at point of sale; retailers; customers; EftPoS UK Ltd.; standards

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

7/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02673827 INSPEC Abstract Number: B86034060, C86028130

**Title: Proving that quality pays (production quality costs)**

Author(s): Keane, J.A.

Journal: CIM Review vol.2, no.2 p.12-15

Publication Date: Winter 1986 Country of Publication: USA

CODEN: CIREEB ISSN: 0748-0474

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: It is often difficult to assess the true cost of quality. Just as typical accounting systems do not allow the automobile **manufacturer** to **account** for the **customer**'s time or inconvenience, manufacturing accounting systems generally do not give an accurate measure of how poor quality affects productivity in all of the departments in a manufacturing company. The author looks at different types of quality costs and the total-quality concept based on cost minimisation. (3 Refs)

Subfile: B C

Descriptors: economics; production control; quality control  
Identifiers: quality control; production control; RRS costs; prevention costs; manufacturing accounting systems; quality costs; total-quality concept; cost minimisation  
Class Codes: B0140 (Administration and management); B0170L (Inspection and quality control); C0130 (Economic, social and political aspects); C3350 (Industrial production systems)

7/5/6 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003 EBSCO Pub. All rts. reserv.

00614088 00DD11-002

**The SET standard & e-commerce -- An open security specification for credit-card transactions**

Stallings, William

Dr. Dobb's Journal , November 1, 2000 , v25 n11 p30-36, 4 Page(s)

ISSN: 1044-789X

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Focuses on Secure Electronic Transaction (SET), an open encryption and security specification designed to protect credit card transactions on the Internet. Explains that SET incorporates such features as the confidentiality of information, integrity of data, cardholder **account** authentication, and **merchant** authentication. States that SET is a dynamic, automated scheme where a **customer** opens an **account**, receives a certificate, and places an order; then the merchant is verified, the order and **payment** are sent, and the merchant requests **payment** authorization and confirms the order. Notes that SET introduced the important innovation of the dual signature, which links two messages intended for two different recipients. Adds that SET not only provides a **payment** protocol, but a key exchange protocol by which the various parties exchange public-key certificates. Includes three diagrams.

Descriptors: Electronic Commerce; Electronic Shopping; Public Key Infrastructure; Digital Certificates; Certificate Authorities; Security; Encryption

7/5/7 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003 EBSCO Pub. All rts. reserv.

00432047 96IE08-005

**The stage is SET -- The SET agreement between MasterCard and Visa could pave the way for widespread e-commerce**

Loeb, Larry

Internet World , August 1, 1996 , v7 n8 p54-59, 6 Page(s)

ISSN: 1064-3923

Company Name: MasterCard; Visa

Product Name: Secure Electronic Transactions

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Focuses on the Secure Electronic Transactions (SET) agreement between MasterCard and Visa for establishing a standard for Internet credit card transactions. Explains that SET addresses the major business requirements of providing confidentiality of **payment** and ordering information and providing authentication that a cardholder is a legitimate **user** of an

**account** and that a merchant can accept bankcard **payments** through its acquirer. Also notes that SET is designed to ensure integrity for all transmitted data and to facilitate and encourage interoperability across software and network providers. Discusses the details of SET transactions, including the **customer** opening an **account**, **merchant** receiving information, and **payment** being passed along. Indicates that SET uses both standard methods of encryption: secret-key cryptography a public-key cryptography. (jo)

Descriptors: Online Transaction Processing; Electronic Shopping; Purchasing; Cryptology; Security; Internet; Electronic Banking  
Identifiers: Secure Electronic Transactions; MasterCard; Visa

7/5/8 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09482504

SGX to adopt STP for stock trades by end '02

SINGAPORE: SGX TO REDUCE ERRORS WITH STP SYSTEM

Business Times (XBA) 13 Mar 2001 p.7

Language: ENGLISH

The Singapore Exchange (SGX) is undergoing the process to implement straight-through processing (STP) for stock trades by end-2001. At the moment, Phase 1 which started in January will be completed in the third quarter. After which, the Central Depository (CDP) will call for tender from technology consultants to build the Central Pre-Matching (CPM) utility, which will electronically match instructions prior to settlement. The STP will be implemented through a Participant Access Module (PAM) as well, which allows the communication between market participants via the CPM, irrespective of the communications system the parties are using. Under the initiative, a common messaging system to allow automated processing will be developed. The STP will capture trade details electronically and the relevant contract notes generated automatically. On the due date, the security will be debited from the **seller**'s CDP **account** and credited to the **buyer**'s **account**. No additional auction, other than **payment**, will be required to settle the trade. The new system will increase settlement efficiency and reduce errors, and facilitate settlement between local and overseas participants.

COMPANY: SGX; SINGAPORE EXCHANGE

EVENT: Planning & Information (22);

COUNTRY: Singapore (9SIN);

7/5/9 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09436895

Kaupen kassalta voi pian nostaa rahaa

FINLAND: **CUSTOMER ACCOUNTS FOR RETAILERS ?**

Helsingin Sanomat (XFB) 06 Jan 2001 p.D5

Language: FINNISH

The Finnish Second Minister of Finance Suvi-Anne Siimes has been handed a memo on shops being allowed to accept deposits on **customer accounts**. The deposits could not exceed EUR 3,000. The deposits will not be secured

by the state. **Payment** traffic will continue to be handled by banks. The accounts could be used also for **paying** for services by cooperating companies.

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020); Savings Account Services (6001); Retained  
Earnings & Savings (E3410); Money Supply (E5620); Retail Trade (5200);  
EVENT: Government Regulations (93); National Government Economics (94);  
Marketing Procedures (24); Market & Industry News (60);  
COUNTRY: Finland (5FIN);

7/5/10 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06440296

Taiwan: transfer card: a change in consumption  
TAIWAN: TRANSFER CARD- CHANGE IN CONSUMPTION  
Economic Daily News (XKD) 05 Mar 1997 p.2  
Language: CHINESE

Taiwan's Finance Ministry will set up clearing centre for transfer cards (translated name) in mid-March 1997. This will increase the popularity of transfer cards, and the mode of consumption is expected to change. A transfer card is a debit card with the function of transferring money from **customer** 's **account** directly to that of the retailer's. Most of the debit cards can be used as transfer cards since they also have transferral function. Transfer cards do not require annual fee, and no services charge is needed when inter-bank deposit or withdrawal is made. Besides, to the retailers, the use of credit cards means deferral of **payment**. However, transfer cards make direct **payment** to **retailers** ' **accounts** possible. Thus, less money is kept in the stores, and this lowers the risk of robbery. Thus, transfer card is expected to be more popular than credit card. Promotion of transfer cards will start from some large-scale chain-stores and department stores. \*

COMPANY: CREDIT CARD; CLEARING CENTRE; FINANCE MINISTRY; CONSUMPTION;  
TRANSFER CARD; TAIWAN

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
EVENT: Market & Industry News (60);  
COUNTRY: Taiwan (9TAI);

7/5/11 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06341338

Lukratives NebengeschUft f r AutohUndler  
AUSTRIA: SERVICES BOOSTING CAR LEASING MARKET  
Der Standard (XGO) 22 Jul 1996 p.12  
Language: GERMAN

The consultancy company Kreutzer Fischer & Partner predicts the Austrian car leasing market to decline by 2% to Sch 16.8bn. As new car registrations are likely to increase 3%, the leasing rate will remain below 23%, down from 23.8% in 1995. There is a trend especially in corporate leasing towards so-called service leasing contracts, which involve services such as insurance management, filling station **payment** cards, replacement cars, tyre management etc. In 1995 the market for such services contracts surged

50% to more than Sch 600mn. In corporate leasing, there is a trend away from single car leasing to fleet leasing and management. Private **clients account** for about 50% of the Austrian car leasing market, which is a top rate in Europe beside Switzerland. Car **dealers account** for 60% of the Austrian car leasing market, while banks' share is no more than 10%. The leading car leasing company is Lease Plan.

COMPANY: LEASE PLAN; KREUTZER FISCHER & PARTNER  
PRODUCT: Finance Leasing (6159); Automotive Sales & Services (5500); Cars (3711CA);  
EVENT: Market & Industry News (60); Use of Services (48);

7/5/12 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06208362

Suomalaispankit valmistelevat elektronista rahaa Internetiin

FINLAND: BANKS WORKING ON ELECTRONIC MONEY

Tekniikka & Talous (XFO) 28 Sep 1995 p. 28

Language: FINNISH

Johan Helsingius, MD of Eunet Finland, says the Internet operator Eunet and a number of European banks have been developing a new electronic **payment** instrument for the information network. Unless the projects are cancelled, they should be publicized during the coming winter. According to Helsingius, the use of electronic money will be widespread as early as the spring of 1996. Finnish banks may assume a pioneering role in the process. Eunet has negotiated about the new type of money with Finnish banks as well. The solution considered by Eunet is based on Ecash, the electronic money developed by the Dutch company DigiCash BV. Ecash has proved to function well in test use, Helsingius says. In the electronic money system, the user will open a real and electronic bank account, transferring funds to the electronic account. In a transaction, electronic money will transfer from the **buyer's account** to the **seller's electronic account**, at which point the seller may transfer the funds to an ordinary bank account or withdraw it.

COMPANY: EUNET; INTERNET; ECASH; DIGICASH; EUNET FINLAND

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141); Financial Services (6000); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Banking Institutions (6010); Wide Area Network Equipment (3661WN);

EVENT: General Management Services (26); Product Design & Development (33);

COUNTRY: European Community (4EC); Finland (5FIN);

7/5/13 (Item 6 from file: 583)

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05136171

Law aims to keep fraud in check

UK - NEW CHEQUES ACT EFFECTIVE FROM 16 JUNE 1992

Times (TS) 16 June 1992 p20

UK: The new Cheques Act will be enforced from 16 June 1992. Banks and building societies have plans to have the words '**account payee**' printed on cheques. This means that if these cheques are stolen they can only be

**paid** into named bank accounts. Should a bank act to **pay** a cheque with '**account payee**' on it to the **account** of another **person**, it is liable for any losses which may be incurred due to either theft or fraud. Substantial numbers of cheques are intercepted in the mail and then laundered through accounts at banks and building societies. A frequent victim of this practice has been the Inland Revenue. Barclays and Lloyds have already stated that the words '**account payee**' will appear on all their cheques.

PRODUCT: Banking Institutions (6010); Clearing Banks (6010CB); Retail Banking Services (6006); Building Societies (6120);  
EVENT: LEGISLATION - NATIONAL (93);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

7/5/14 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00131738 DOCUMENT TYPE: Review

PRODUCT NAMES: Verza (027707); PayPal (781924)

TITLE: Ace In the Hole: Simple alternatives to Internet merchant accounts

AUTHOR: Dinome, Tom

SOURCE: Small Business Computing, v6 n7 p25(2) Jul 2001 .

ISSN: 1529-5117

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Traditionally, most online retailers have tapped Internet **merchant accounts** to process purchases. The accounts allow them to offer credit card **payments** to customers. However, the fees associated with the **merchant accounts** are quite expensive, particularly for those selling low-cost items. Such new online **payment** services as Verza and PayPal are addressing the problem. Both services offer lower transaction fees than do **merchant account** companies. They also offer speedier transaction processing. Another important benefit of online **payment** services is that they protect merchants from responsibility for fraudulent credit card charges. By contrast, most banks that offer Internet **merchant accounts** require businesses to provide large bonds to cover online fraud. Despite the benefits that online **payment** services provide, many businesses also continue to offer **customers merchant account** options. The reason is that **payment** services insert extra steps into the transaction process. For example, using the Verza service, consumers must click the Verza button found on a retailer's Web site. They then are forwarded to a Verza link to complete the transaction.

COMPANY NAME: Verza Inc (692425); PayPal Inc (671908)

DESCRIPTORS: Credit Cards; E-Commerce; E- **Payment** ; Fraud Protection; Retailers

REVISION DATE: 20030130



7/5/15 (Item 2 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00126621 DOCUMENT TYPE: Review

PRODUCT NAMES: ProPay.com (003336); PayPal (781924); Ecount (021237); SafeTPay (021245)

TITLE: Making Online Payment Work

AUTHOR: Barrett, Randy

SOURCE: Interactive Week, v7 n35 p60(1) Sep 4, 2000

ISSN: 1078-7259

HOME PAGE: <http://www.interactive-week.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Billpoint, Ecount.com, PayPal, ProPay.com, and eConnect's SafeTPay.com are startup companies that think that Internet shoppers are ready to give up their credit cards. The companies say they are offering person-to-person (P2P) **payment** methods that will be easy to use. They will also offer improved security for transactions that have traditionally been executed with cashier's checks, along with providing a lot of trust. PayPal, which launched in November of 1999 and merged with its competitor X.com in March 2000, has quickly become the leader in this market. It is the leading **payment** mechanism on eBay with 3.3 million users and 100,000 transactions a day. However, eBay has joined with Wells Fargo and is offering Billpoint, a service that is identical to PayPal, but which has not had any success in cutting into PayPal's business. But Ecount, which licenses its e-mail-based **payment** platform to portals such as CNET, mySimon, and NBC Internet, is coming on strong. ProPay's service holds a master **merchant account** and allows **customers** to make transactions under its umbrella. SafeTPay plans to use a card reader combined with a PIN pad that will let buyers use their debit cards. However, analysts do not think that merchants will want to buy and then hand out card readers to their customers, nor will customers not want to have another peripheral on their desk.

COMPANY NAME: Propay.com (681822); PayPal Inc (671908); Ecount (689203); eConnect Holdings (689211)

DESCRIPTORS: E-Commerce; E- **Payment** ; Internet Shopping

REVISION DATE: 20030130

7/5/16 (Item 3 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00118369 DOCUMENT TYPE: Review

PRODUCT NAMES: VersaCheck Web Commerce (767387)

TITLE: Build Your E-Commerce Site with VersaCheck Web Commerce

AUTHOR: Jerke, Noel

SOURCE: e-Business Advisor Magazine, v17 n6 p36(3) Jun 1999

ISSN: 1098-8912

HOME PAGE: <http://www.advisor.com>

RECORD TYPE: Review

REVIEW TYPE: Review  
GRADE: A

mips Dataline America's VersaCheck Web Commerce, a full-functioned business **account** management application, allows **users** to take orders online and to process tasks required for conventional store management. The user can set up the World Wide Web site easily with useful wizards, and can also track orders. VersaCheck is an economical way to start accepting **payments** from an e-commerce site, and users need no costly **merchant account**. As shipped, VersaCheck Web Commerce provides an account register, MICR check printing, account management, account reconciliation, data export and import, Web commerce, management of payers and payees, and order downloads from the Web. A Web connection is required for uploading/downloading of data, and users are provided with several choices for managing the business. Only one is related to e-commerce, which is deployed as an extended feature. All VersaCheck commerce stores are hosted on Mips' Web site. Customers **pay** a low fee each month to have their store hosted. The software conducts all setup and store order management tasks, and the default Web hosting service is required to use the check **payment** feature. Users can set up basic product data, and add as many products as desired to the database. Then the products to be made available from the store are chosen. The user then chooses various Web transaction processing methods, including **payment** with major credit cards and check drafts, which print on a local printer.

PRICE: \$40

COMPANY NAME: G7 Productivity Systems Inc (590771)  
SPECIAL FEATURE: Charts Screen Layouts  
DESCRIPTORS: Catalogs; E-Commerce; E- **Payment** ; Order Entry; Order Fulfillment; Retailers; Store Building; Web Hosting; Web Site Design  
REVISION DATE: 20020630

7/5/17 (Item 4 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00113860 DOCUMENT TYPE: Review

PRODUCT NAMES: Actinic Catalog 3.0 (735434); Maestro Commerce Suite Freeware Edition 2.0 (736287); OneStep Connect (729311); Smart Card Security Kit (738514); Talisma (722804)

TITLE: Business Tools: E-Commerce  
AUTHOR: Cusa, Deborah  
SOURCE: Small Business Computing, v4 n1 p30(4) Jan 1999  
ISSN: 1529-5117  
HOMEPAGE: <http://www.smalloffice.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

E-commerce is the newest way to sell goods and services in cyberspace. A Web storefront can be created with the right computer equipment, a service-**merchant account** (which enables **customers** to **pay** by credit card), an ISP, and a service package. Several software packages can make an online selling business easier to start. For beginners, Actinic Catalog 3.0 by Actinic is reasonably priced and allows users to create a catalog with as

many as 2,500 items. BIT Software's Maestro Commerce Suite 2.0 includes a freeware edition, a startup edition, and a small business edition that allow up to 25, 250, or 500 catalog items, respectively. Aditi's Talisma is an e-mail-alias and Web form manager that provides effective routing and processing of e-mail inquiries. OneStep Connect from OneStep provides one-click access to e-mail and faxes. The AirCard CE by Sierra Wireless provides wireless modem access to networks, intranets, e-mail, and the internet. IBM's Smart Card Security Kit protects hard drive data and information from lost or stolen laptops by denying access to anyone other than the kit owner.

COMPANY NAME: Actinic Software LLC (658332); FrontRange Solutions Inc (504793); OneStep Inc (655295); IBM Corp (351245); Talisma Corp (725757)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Catalogs; Credit Cards; E-Commerce; Internet Marketing; Internet Utilities; Retailers; Small Business; Smart Cards; Wireless Networks

REVISION DATE: 20040127

7/5/18 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00113545 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109)

TITLE: Credit Card Comfort a Must for E-shoppers

AUTHOR: Carr, Jim

SOURCE: MicroTimes, p57(2) Nov 18, 1998

HOME PAGE: <http://www.microtimes.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Spending on the Internet has risen dramatically, and the bulk of Internet-based purchases are paid for by credit card. However, consumers remain concerned about the security of their online transactions. These concerns can have a big impact on Web-based sales. Web-based credit card security begins with the browser-to-Web server connection. This is secured with an encryption process, such as Secure Sockets Layer (SSL) through the Netscape Navigator browser. SSL secures a channel between the browser and the storefront server by encrypting the information moving between the two computers. This type of system permits online transactions to be safe. Web-based merchants face a marketplace that offers plenty of ways to handle back-end credit card authorization and verification, which transfers funds between a **customer account** and the **merchant account**. Hosting an e-commerce site on a secure server is a straightforward solution to solving the browser-to-Web security problem, but resolving the back-end credit authorization issue is still more of a problem, especially to small businesses. There are several services offering back-end Internet **payment** processing systems, and these can process credit card transactions in real time.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Computer Security; Credit Cards; E-Commerce; E- **Payment** ; Encryption; Internet Marketing; Internet Security; Privacy

REVISION DATE: 20010530

7/5/19 (Item 6 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00112824 DOCUMENT TYPE: Review

PRODUCT NAMES: Peachtree Complete Plus Time & Billing 6.0 Windows  
(676365)

TITLE: Power Accounting For Small Business  
AUTHOR: Keizer, Gregg  
SOURCE: Computer Shopper, v18 n11 p368(1) Nov 1998  
ISSN: 0886-0556  
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

Peachtree Software's Peachtree Complete Plus Time & Billing 6.0, a full-functioned, high-powered accounting package for power users, has some new ease-of-use features that came from the lower-priced Peachtree Complete Accounting 5.0. An upgrade to Peachtree Complete Accounting 5.0, Peachtree Complete Accounting 6.0, is available, and also has the new features. For those requiring multi-user functionality, Peachtree Accounting Plus is far ahead of any competition in the market. The user can easily set the system up to store financial data files and use a network. Files can be installed from a central server to workstations throughout the company network. Also supported is conversion to Peachtree's format of **vendor**, **customer**, **account**, payroll, and other data from QuickBooks 4.0 and 5.0. Complete Accounting Plus also can create a custom set of accounts from among 75 predefined business types. Complete Accounting Plus's interface is similar to that of Peachtree Accounting for Windows 5.0's. With Complete Accounting Plus, users now can hide the general-ledger accounts to ease accounting tasks, and also view the details if desired. All accounting modules required by a small business are provided, including accounts receivable/payable; invoicing; inventory; job costing; payroll; electronic banking; bill- **paying**; and payroll services. Also provided is advanced time and billing, the PeachLink Web site creation tool, and a new audit trail feature.

PRICE: \$245

COMPANY NAME: Peachtree Software Inc (129241)  
SPECIAL FEATURE: Screen Layouts Charts  
DESCRIPTORS: Accounting; Accounts Payable; Accounts Receivable; Financial Reporting; General Ledger; IBM PC & Compatibles; Payroll; Professional Time & Billing; Windows  
REVISION DATE: 19990530

7/5/20 (Item 7 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00099231 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCoin (636479); Secure Internet Payment Service

(651117); E-Cash (546526); Net.Commerce (627291

**TITLE:** The Dollars and Cents of Electronic Commerce  
**AUTHOR:** Barney, Cliff Hood, Phil  
**SOURCE:** NewMedia, v6 n16 p40(1) Dec 9, 1996  
**ISSN:** 1060-7188  
**HOME PAGE:** <http://www.newmedia.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

CyberCash's CyberCoin and Secure Internet **Payment** Service, First Virtual Holdings' Internet **Payment** System, and IBM's Net.Commerce are electronic money products highlighted. CyberCoin is designed for small online monetary transactions from 25 cents to 10 dollars, and requires users to download an electronic wallet. The user then registers online to have identify validated. Banks supporting CyberCoin offer accounts that hold money transferred to the wallet, so the sum stays in the banking system's records. Other methods are credit-card purchases in which the **seller's account** is credited before the buyer's. NetCheque, an electronic check system, works the same way. Digicash's E-Cash and smart cards debit the **buyer's account** with money for later use. Mondex International's smart card system uses a wallet about the size of a pocket calculator that downloads small quantities of cash to a smart card. Transactions are anonymous, and Mondex readers can be attached to cash registers, kiosks, and computers. Automated Teller Machine (ATM) systems everywhere could conceivably also be updated for use with a PC Card reader to **pay** for an online transaction. All such systems require hidden, encrypted information to prevent hackers from getting at private financial information, and to ensure authentication of buyers and sellers over the Internet. An alternative method is First Virtual Holdings' acquisition of credit-card numbers over the phone, with a personal identification number issued to users, and transactions confirmed by e-mail.

**COMPANY NAME:** VeriSign Inc (610224); Digicash Inc (600741); IBM Corp (351245)  
**DESCRIPTORS:** Computer Security; Credit Cards; E- **Payment** ; Encryption; Internet Marketing; Internet Security; Smart Cards  
**REVISION DATE:** 20020430

7/5/21 (Item 8 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00092364 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Internet Marketing (835552)

**TITLE:** The Buck Starts Here  
**AUTHOR:** Steinert-Threkeld, Tom  
**SOURCE:** Wired, v4 n8 p132(7) Aug 1996  
**ISSN:** 1059-1028  
**HOME PAGE:** <http://www.wired.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

Electronic **payments** that are part of Internet marketing could revolutionize the pricing of goods because users can **pay** for World Wide Web pages, paragraphs of text, or other digital goods in fractions of cents. 'Microtransactions' below the level of credit cards, which have high overhead and usually require a purchase of \$5.00 or more, are possible. To allow hundredths of cents to be denominations, communications and computing resources must be used efficiently. 'Nanobuck' transaction vendors include First Virtual, which gives buyers ID numbers after receiving their credit card numbers. The ID numbers are used for online transactions. CyberCash transmits money to a **merchant** 's **account** when the **buyer** authorizes the transaction. Other methods discussed include NetBill, DigiCash, and Millicent.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Computer Security; E- **Payment** ; Internet Marketing; Internet Security

REVISION DATE: 20010330

Set	Items	Description
S1	39	AU=(POLLIN R? OR POLLIN, R?)
S2	4510051	PAYMENT? OR PAYING OR PAY OR PAYS OR PAID
S3	2653272	ACCOUNT? ?
S4	182165	S3(3N) (PAYER? ? OR CUSTOMER? OR CLIENT? OR USER? ? OR BUYE- R? OR PURCHASER? OR USER? OR PEOPLE OR PERSON? ?)
S5	40689	S3(2N) (PAYEE? ? OR SELLER? ? OR RETAILER? OR DEALER? OR AG- ENT? ? OR SUPPLIER? OR PRODUCER? OR MANUFACTURER? OR MERCHANT? OR VENDOR? OR TRADER? OR PROVIDER?)
S6	3044	S4(S)S5
S7	586	S6(15N)S2
S8	58633	"NOT"() (REGISTER? OR PREVIOUS?) OR UNREGISTER?
S9	0	S7(25N)S8
S10	0	S1 AND S7
S11	458	S7 NOT PY>2000
S12	262	S11 NOT PY>1998
S13	208	S12 NOT PY>1996
S14	134	S13 NOT PY>1994
S15	112	RD (unique items)

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File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 21  
(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 18  
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15/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 The Gale Group. All rts. reserv.

1079774 Supplier Number: 01079774  
**Mellon, Stung by Losses, Tightens Boston Co Reins**  
**(Mellon Bank Corp has moved oversight to its more conservative headquarters**  
**located in Pittsburgh, PA)**  
American Banker, v 159, n 229, p 5  
November 30, 1994  
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:  
...We're not discussing personnel issues." Reportedly, securities lending deals with loaning instruments included in **client trust accounts** to broker- **dealers** . These dealers are then **paid** a rebate, which is based on overnight interest rates. ...

15/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1066067 Supplier Number: 01066067 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**First Virtual Offers Internet Merchant Banking**  
**(First Virtual developed an online merchant banking system for users of the**  
**Internet)**  
Newsbytes News Network, p N/A  
October 27, 1994  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 876

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...sale is completed and verified, First Virtual charges the buyer's account and credits the **seller 's account** .

The company recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

15/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1063801 Supplier Number: 01063801  
**Start-Up Offers Payment System For Data Bought Over the Internet**  
**(First Virtual established novel payment method for its services on**  
**Internet, using EDS for data processing)**  
American Banker, v CLIX, n 203, p 1+  
October 20, 1994  
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:  
...established a novel payment system for its services on the Internet by



which users can **pay** with credit cards or through a debit on a demand deposit **account**. Internet **users** can receive text, images, games, and computer programs from First Virtual, but with the **payment** system, an information merchant and buyer don't have to make contact through electronic mail...

...of each sale. Electronic Data Systems Corp (Plano, TX) handles the data processing for the **payment** system, transferring the purchase amount from the **buyer** 's **account** to the **merchant** 's through its own network, which results in a more efficient and secure method of...

**15/3,K/4 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00961907 96-11300

**Is reengineering replacing total quality?**

Kelada, Joseph N

Quality Progress v27n12 PP: 79-83 Dec 1994

ISSN: 0033-524X JRNL CODE: QPR

WORD COUNT: 3159

...TEXT: and the production schedules, accounts payable is updated, and the bank gets a notice to **pay** the supplier (it credits the **supplier** 's **account**, debits the **customer** 's **account**, and updates the bank balance for both the customer and the supplier). Errors have been...

**15/3,K/5 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00955753 96-05146

**Is the debit card revolution finally here?**

Caskey, John P; Sellon, Gordon H Jr

Economic Review (Federal Reserve Bank of Kansas City) v79n4 PP: 79-95  
Fourth Quarter 1994

ISSN: 0161-2387 JRNL CODE: EKC

WORD COUNT: 8588

...TEXT: are within some preset limit, rather than verifying that there are sufficient funds in the **customer** 's **account** to cover the **payment**. Third, the **customer** 's **account** is debited and the **merchant** 's **account** credited two to three days after the purchase.

The mechanics of prepaid cards are considerably...

**15/3,K/6 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00929181 95-78573

**Payment systems reforms and monetary policy in emerging market economies in Central and Eastern Europe**

Balino, Tomas J T; Dhawan, Juhi; Sundararajan, V

International Monetary Fund Staff Papers v41n3 PP: 383-410 Sep 1994

ISSN: 0020-8027 JRNL CODE: IMF

WORD COUNT: 9635

...TEXT: the time of crediting and debiting bank accounts with the central bank (bank float--or **customer accounts** with banks ( **customer float**)--could arise from a lack of operating standards in the processing of **payments** , inadequate or poorly enforced rules and regulations on clearing procedures and settlement methods, and unreliability...

15/3,K/7 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00851950 95-01342  
**Effects of Hungarian privatization: A survey of company balance sheets**  
Giday, Andras  
Russian & East European Finance & Trade v29n4 PP: 66-88 Winter 1993-1994  
ISSN: 1061-2009 JRNL CODE: SOV  
WORD COUNT: 6276

...TEXT: results of various economic branches do not contradict our previous statements. The settlement period of **buyers ' and suppliers ' accounts** is worse than average in all these branches. Except for the aluminum industry, the payment period of **suppliers ' accounts** is quite long, whether compared to the branch average or to buyers' late **payments** . This definitely points to difficulties in meeting payments in the group of restructured companies. In...

15/3,K/8 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00844109 94-93501  
**A simple aim and a single board**  
Green, Owen  
Director v47n9 PP: 38-41 Apr 1994  
ISSN: 0012-3242 JRNL CODE: DRT  
WORD COUNT: 2513

...TEXT: employee will seek security of employment and the opportunity for improvement. The banker prefers a **client** who "works" his **account** . The **supplier** seeks a stable relationship with a **paying** customer and the community seeks a good contributor to its well-being.

A design capable...

15/3,K/9 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00837609 94-87001  
**A beginner's guide: Getting off to a profitable start in financial EDI**  
Sokol, Phyllis  
Corporate Cashflow v15n4 PP: 46-47 Apr 1994  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 1625

...TEXT: which you execute the largest volume of transactions and/or the highest dollar volume of **payments** .

The 80-20 rule often applies: 20% of **customers** or **suppliers** account for 80% of the business. Ideally, your company will enjoy positive working relationships with these...

15/3,K/10 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00779391 94-28783

**The virtual treasury: Technologically-assisted cash management**

Scott, Mark

Corporate Cashflow v14n12 PP: 28-32 Nov 1993

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 1907

...TEXT: business process. Evaluate both paper and EDI information flows for the purchase order, invoice and **payment** processes. Focus on moving information effectively from the **buyer** 's **accounts** payable process to the **vendor** 's **accounts** receivable process.

For example, the Joint Utility Petroleum User Group has found a way to...

15/3,K/11 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00753016 94-02408

**Electronic data interchange - A challenge for management accountants**

Tsay, Bor-Yi

CMA Magazine v67n6 PP: 19-22 Jul/Aug 1993

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 2164

...TEXT: to the customer.

With minimal human interference, an integrated EDI-EDP system can update both **customer** and **vendor** **accounts** , and record necessary journal entries in real time.

**CASH RECEIPTS AND PAYMENTS**

Efficient EDI-based transactions require prompt payments and receipts. Rather than send cheque payments through...

15/3,K/12 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00738400 93-87621

**Automation helps us reduce our receivables**

Stark, Stephanie A

American Agent & Broker v65n6 PP: 22-26 Jun 1993

ISSN: 0002-7200 JRNL CODE: AGB

WORD COUNT: 2188

...TEXT: accounts. We automatically send these accounts late notices when

they are past due.

Code 3 **accounts** are those **clients** who **pay** their premiums regularly but are always a few days late. We automatically send these accounts...

15/3,K/13 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00728214 93-77435

**EDI and EFT: The Height of Efficiency**

Ali, Mir F.

Canadian Banker v99n5 PP: 44-48 Sep/Oct 1992

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 1692

...TEXT: without having to reenter data will eliminate redundancy and optimize operational efficiency;

**STREAMLINING BUSINESS PROCESSES:**

**Payments** periods shorten because funds are automatically moved among **client** and **vendor accounts** and this is providing better opportunities for projecting future cash flows;

**OPTIMIZING PRODUCTIVITY:**

Business relationships...

15/3,K/14 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00712005 93-61226

**Hungary**

Anonymous

Euromoney World Equity Markets Supplement PP: 24-25 May 1993

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 1494

...TEXT: and the CDC instructs the NBH to debit the buyer's account and credit the **seller 's account**. Funds are available on the day of the instruction (T+5), and **payments** are irrevocable.

In the case of a failed delivery the CDC invites non-interested members...

15/3,K/15 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00677141 93-26362

**Ax falls on paper as electronic payments hone sharper edge**

Bort, Richard

Corporate Cashflow v14n3 PP: 24-30 Mar 1993

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 2662

...TEXT: date.

Once arrangements have been made, it is possible for the buyer to initiate a **payment** that will be credited to his **vendor 's account** or for the vendor to initiate a **payment** that will be debited from the **account . of his customer .**

**Payments** of any size may be transferred in any of the four NACHA envelopes that are...

**15/3,K/16 (Item 13 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00666710 93-15931

**Demystifying UK settlement systems (part 1)**

Donohue, Jennifer; Atkins, Clifford

International Financial Law Review v12n1 PP: 27-30 Jan 1993

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 3437

...TEXT: taker accepting delivery. When the system transfers stock on the settlement day from the CGO **account** of the **seller** to the buyer, the buyer's settlement bank issues a irrevocable **payment** commitment to **pay** the seller's settlement bank on the settlement day. As soon a the stock is ...

**15/3,K/17 (Item 14 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00657937 93-07158

**Where Has All the Paper Gone? Book-Entry Delivery-Against-Payment Systems**

McAndrews, James J.

Business Review (Federal Reserve Bank of Philadelphia) PP: 19-30 Nov/Dec 1992

ISSN: 0007-7011 JRNL CODE: FRB

WORD COUNT: 6001

...TEXT: the Fed on the settlement day to transfer the securities to the buyer against a **payment** . The Fed debits the **buyer 's reserve account** and transfers the funds to the **seller 's reserve account** ; at the same time the Fed debits the seller's security account and credits the...

**15/3,K/18 (Item 15 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00657411 93-06632

**Your Claim on Payment - Part 2**

Woodard, Roy

Credit Control v13n11 PP: 13-16 Nov 1992

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1220

...TEXT: is overdue and is the balance now due clearly highlighted?

\* To assist reconciliation from the **customers ' and suppliers ' accounts** sections, are the previous month's transactions marked to show how the **payments** have been reconciled to the invoices and credit notes? Depending on the accounting system, this...

15/3,K/19 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00646556 92-61496  
**Interac Rolls Out Debit Card System**  
Tanaka, David  
Computing Canada v18n21 PP: 1, 8 Oct 13, 1992  
ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: POS network, the direct pay system, and Interac all handling part of the transaction. Direct **payment** is similar to using an ABM. The money is debited from the **customer 's account** and transferred to the **retailer 's account** . Interac members expect consumer acceptance of direct **payment** to be high. A one-year pilot project in Ottawa-Hull showed adoption of the...

15/3,K/20 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00630879 92-45819  
**A Case Study of EDI in the Pharmaceutical Industry**  
Dearing, Brian  
Journal of Cash Management v12n4 PP: 31-37 Jul/Aug 1992  
ISSN: 0731-1281 JRNL CODE: JCG  
WORD COUNT: 3139

...TEXT: 3)--the one selected by Bergen Brunswig and Marion Merrell--money is "pushed" from the **customer 's account** to the **supplier 's account** .  
(Figure 3 omitted)

The customer can initiate **payment** in a number of ways, but for a domestic payment, the transaction usually involves an...

...omitted)

#### THE DEBIT OPTION

In the debit option, the flow of information changes direction and **payment** is "pulled" from the **customer 's account** and deposited in the **supplier 's account** . The debit option has much in common with the ordinary check processing systems in use...

15/3,K/21 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00619969 92-35071  
**Surprises in Balance Sheets: Vanishing Assets, Materializing Liabilities**  
Tighe, Craig M.  
Commercial Lending Review v7n2 PP: 63-73 Spring 1992

ISSN: 0886-8204 JRNL CODE: CLV  
WORD COUNT: 5309

...TEXT: defenses the account debtor could raise again the assignor. Several courts have ruled that a **purchaser** of **accounts** can be required to **pay** to an account debtor sums the seller received with respect to the **account** , if the **seller** engaged in misconduct with respect to the accounts.

RECOMMENDATIONS. A lender should learn whether the...

**15/3,K/22 (Item 19 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00530033 91-04377  
**Retail and Point-of-Sale Systems: Despite Early Skepticism, Debit Cards Are Making Inroads**  
Wintrob, Suzanne  
Computing Canada v17n1 PP: 33 Jan 3, 1991  
ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: West Coast. Interac allows the bank to do online real-time debiting and crediting of **customer** and **merchant accounts** in effectively 8 or 9 seconds. In March 1990, the Canadian **Payments Association** published a set of standards for the debit card process.

**15/3,K/23 (Item 20 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00519263 90-45020  
**Electronic and Legal Mythology**  
Laidlaw, Andrew  
Banking World v8n10 PP: 44, 47 Oct 1990  
ISSN: 0737-6413 JRNL CODE: BKW

...ABSTRACT: card transactions in the UK are authorized by PIN, and transactions are not entered on **customer** and **retailer bank accounts** any more quickly than if a check had been tendered as **payment** . The use of a plastic card as part of the debit card transaction falls into...

**15/3,K/24 (Item 21 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00479960 90-05717  
**Treasury Puts End to Coinage**  
Lipis, Allen H.  
Bank Systems & Technology v26n10 PP: 64, 66 Oct 1989  
ISSN: 1045-9472 JRNL CODE: BSE

...ABSTRACT: of-sale terminal systems. From online communications networks, the card will provide access to the **customer 's account** and the funds will be **paid** from the **account** to the **merchant** the same day. Financial institutions will have made a concerted effort to reduce the enormous...

15/3,K/25 (Item 22 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00471367 89-43154  
**Banks Exploring Additional Technology-Based Services**  
Buckler, Grant  
Computing Canada v15n21 PP: 60, 70 Oct 12, 1989  
ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: card users. Credit card users get an interest-free loan from purchase date until the **payment** comes due, whereas debit cards move money from the **buyer** 's **account** to the **seller** 's immediately. Security for debit cards must also be stricter since money is taken instantly...

15/3,K/26 (Item 23 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00433967 89-05754  
**EFTPoS Systems -- Determinants of Shoppers' Awareness and Usage**  
Ironfield, Christine E.; McGoldrick, Peter J.  
International Journal of Retailing v3n4 PP: 24-42 1988  
ISSN: 0268-3903 JRNL CODE: IJT

...ABSTRACT: systems meet the following criteria: 1. the electronic transfer of funds between the consumer's **account** and the retailer's **account** , 2. the **customer** 's authorization for **payment** completed at the point of sale, and 3. debit card processing. To examine major determinants...

15/3,K/27 (Item 24 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00425492 88-42325  
**EFT/POS Requires a Selling Job Gov't Finds EFT Needs Fine-Tuning**  
Putterman, Nancy  
Computing Canada v14n21 PP: 23 Oct 13, 1988  
ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: especially in businesses such as gas stations and supermarkets. Using direct electronic withdrawal from the **customer** 's bank **account** and the electronic transfer of this **payment** to the retailer's or **suppliers** bank **account** , goods and services are lpaid for at the point of sale by some form of debit card in an EFT...

15/3,K/28 (Item 25 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00420667 88-37500  
**Will That Be Cash or EFTPOS?**  
Crosby, Dick  
Computing Canada v14n19 PP: 26-27 Sep 15, 1988  
ISSN: 0319-0161 JRNL CODE: CCD



...ABSTRACT: the direct electronic withdrawal from the customer's bank account instead of the more traditional **payment** by check or cash and the electronic transfer of this **payment** to the retailer or **supplier** 's bank **account** . There are a number of sophisticated EFTPOS systems and trials in operation in Canada and...

15/3,K/29 (Item 26 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00287857 85-28291  
**Asian Banks Start Trial Run for Cashless Shopping Plan**  
Astbury, Sid  
Asian Business v21n8 PP: 43-45 Aug 1985  
JRNL CODE: ABN

...ABSTRACT: using selected shops, restaurants, and gas stations in Thailand, Singapore, and Hong Kong can now **pay** for goods via a system that instantly debits the **customer** 's bank **account** and puts the money into the retailer's bank account. These electronic funds transfer at...

15/3,K/30 (Item 27 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00204779 83-16340  
**Banks Repackage Services with Automated Systems**  
Anonymous  
Ad Forum v4n4 PP: 46-47 Apr 1983  
ISSN: 0274-6328 JRNL CODE: ADF

...ABSTRACT: Bankers are also developing direct debit point-of-sale systems, in which retail purchases are **paid** by using ATM cards, transferring instantly the **payment** from the **customer** 's **account** to the **retailer** 's.

15/3,K/31 (Item 28 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00137168 81-06959  
**Fast Answers for Slow Payments**  
Anonymous  
Business Week n2678 (Industrial Edition) PP: 88-90 Mar 9, 1981  
ISSN: 0007-7135 JRNL CODE: BWE

ABSTRACT: High interest rates and low corporate profits have created a huge problem in **accounts** receivable. More **customers** are taking longer to **pay** their bills. The average **accounts** receivable for **manufacturers** has increased to a new high-45 days. Some companies have had to deny credit ...

15/3,K/32 (Item 29 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00106200 80-00040

**Voice Response Pay-by-Phone Matures**

Ayres, Paul

Computerworld v13n47 PP: 47, 54 Nov. 19, 1979

ISSN: 0010-4841 JRNL CODE: COW

...ABSTRACT: pay, and the amount of payment. Among the benefits to banks using a voice response **pay** -by-phone system are continuous customer service and the potential for gaining the **accounts** of **merchants** whose **customers** use **pay** -by-phone. The Union Commerce Bank of Cleveland, Ohio, has successfully implemented a **pay** -by-phone system formed with a Wavetek Data Communications ADC1500 voice response unit and a...

**15/3,K/33 (Item 30 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00098710 79-13743

**Cashing in on the Checkless Society**

Engelsman, Ray

Telephone Engineer & Management v83n14 PP: 80-81 July 15, 1979

ISSN: 0040-263X JRNL CODE: TEM

...ABSTRACT: First National Bank of Chicago is the first large bank in the country to provide **Pay** -by-Phone service to checking **account customers**. **Merchants** whose **customers** use the new service do not have to worry about bad checks or have to **pay** check processing charges on overdue accounts. The bank guarantees payment. Pay-by-Phone is enjoying...

**15/3,K/34 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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03680570 Supplier Number: 45203342 (USE FORMAT 7 FOR FULLTEXT)

**Banques Populaires Group promotes international payments service**

International Trade Finance, pN/A

Dec 12, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 444

... dates and the customer's banking arrangements. The customer gives its consent in advance.

When **payment** falls due, the debit from the **customer 's account** is made automatically and the remittance made back to the **supplier 's account**. This spares the need for the supplier to constantly chivvy his customer to **pay**. This has the legal framework of a bill of exchange, with the right for the...

**15/3,K/35 (Item 2 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

03616495 Supplier Number: 45094276 (USE FORMAT 7 FOR FULLTEXT)

**First Virtual Bank Of Cyberspace 10/28/94**

Newsbytes, pN/A

Oct 28, 1994  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 738

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller's account**.

The company recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay0**. Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

**15/3,K/36 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

02994578 Supplier Number: 44061657 (USE FORMAT 7 FOR FULLTEXT)  
**Peachtree Complete Accounting 7.0 For PC 08/30/93**  
Newsbytes, pN/A  
August 30, 1993  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 517

... can print duplicate information on the bottom of laser check stubs, and adds user-definable **payment** terms for **vendors**. **Accounts Receivable** adds the capability for a user- customizable customer statement, sales tax codes for every...

**15/3,K/37 (Item 4 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02736812 Supplier Number: 43662876 (USE FORMAT 7 FOR FULLTEXT)  
**JOINT VENTURE: BT NORTH AMERICA & ELECTRONIC MERCHANT SERVICES**  
EDGE, on & about AT&T, v8, n238, pN/A  
Feb 22, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 442

... the instant debit from the customer's bank account and the instant credit to the **merchant's bank account**.

Electronic **Merchant Services** is a leading electronic **payment** integration firm that provides custom design, activation, installation, support and processing services to over 2...

**15/3,K/38 (Item 5 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02599272 Supplier Number: 43453503  
**MNC claims 3,000 phone users**  
Bank Advertising News, v17, n11, p1  
Nov 16, 1992  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...over 3,000 users since it debuted in 5/92. The telephone banking system's **users** average about 4 **accounts** each vs 2.4/customer on average. Of all **payments**, customer inquiries are about 1% and returns of the phone are under 2%, notes Tom Myrick, vp-product manager. With the system, a customer can **pay** bills for up to 45 **merchants**, can check **account** statements and transfer funds. The program is expected to offer **pay**-per-view TV, securities buying, and catalog shopping in the future. The phones had been...

15/3,K/39 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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02349670 Supplier Number: 43082188

**Law aims to keep fraud in check**

The Times, p20

June 16, 1992

Language: English Record Type: Abstract

Document Type: Newspaper; General

ABSTRACT:

...printed on cheques. This means that if these cheques are stolen they can only be **paid** into named bank accounts. Should a bank act to **pay** a cheque with ' **account payee** ' on it to the **account** of another **person**, it is liable for any losses which may be incurred due to either theft or...

15/3,K/40 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

01446423 Supplier Number: 41735493 (USE FORMAT 7 FOR FULLTEXT)

**Taking paperwork out of basic transactions: Firms streamline by using electronic data interchange**

Crain's Chicago Business, pT4

Dec 16, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 880

... throughout your business procedure, it makes sense to automatically conclude the sale with an electronic **payment**, " she says. The entire financial transaction process is reduced to an automatic debit from a **customer** 's **account**, matched with an automatic credit to his supplier's account.

While EDI can streamline many...

15/3,K/41 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07619031 SUPPLIER NUMBER: 15919782 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Mellon, stung by losses, tightens Boston Co. reins. (Mellon Bank Corp.)**

(Brief Article)

Kapiloff, Howard

American Banker, v159, n229, p5(1)

Nov 30, 1994

DOCUMENT TYPE: Brief Article      ISSN: 0002-7561      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 307      LINE COUNT: 00024

... personnel issues," said Margaret Cohen, a Mellon spokeswoman.  
Securities lending involves loaning instruments included in **client**  
trust **accounts** to broker- **dealers** , who are **paid** a rebate based on  
overnight interest rates. The broker-dealers put up cash collateral, which  
...

**15/3,K/42      (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07588550      SUPPLIER NUMBER: 15950882      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First National Bank and Trust Co. introduces Check Card.**  
Business Wire, p12071063  
Dec 7, 1994  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 254      LINE COUNT: 00021

... is deducted from the cardholder's checking account. The transaction  
is then recorded on the **customer** 's monthly checking **account** statement.  
Any **merchant** who currently accepts Visa as **payment** can accept the  
new Check Card. Merchants require no additional equipment, and payment is  
guaranteed...

**15/3,K/43      (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07584395      SUPPLIER NUMBER: 15920974      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Connotech, a Montreal-based technology provider, has invented a fax funds**  
**transfer method.**  
EFT Report, v17, n24, p7(1)  
Nov 23, 1994  
ISSN: 0195-7287      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 128      LINE COUNT: 00009

TEXT:

...service provider transfers the specified amount from the payers's  
bank account directly to the **payee** 's bank **account** . In business  
transactions, when a **payment** is made, remittance information is created.  
With the **payment** by fax method, this information still has to flow from  
the payer to payee, but...

**15/3,K/44      (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07573152      SUPPLIER NUMBER: 15849065      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Articles 3, 4 and 4A. (Uniform Commercial Code Survey)**  
Littlefield, Neil O.  
Business Lawyer, 49, n4, 1937-1954  
August, 1994  
ISSN: 0007-6899      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 8566      LINE COUNT: 00675

... immediately credited the auto dealer's account. The drafts remained unpaid, and plaintiff wrote, demanding **payment** . On November 8, defendant bank returned the drafts because the **buyer 's account** never had funds to **pay** the drafts. Plaintiff sued and argued it had a right to a directed verdict because...

**15/3,K/45 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07566151 SUPPLIER NUMBER: 15929823 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**/C O R R E C T I O N -- FIRST VIRTUAL HOLDINGS INC./ (Correction Notice)**  
PR Newswire, p1114SD001  
Nov 14, 1994  
DOCUMENT TYPE: Correction Notice LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1432 LINE COUNT: 00123

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller 's account** . First Virtual recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . **Buyer accounts** are debited only with the buyer's authorization. If buyers indicate they don't wish...

**15/3,K/46 (Item 6 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07540800 SUPPLIER NUMBER: 15815323 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FIRST VIRTUAL ANNOUNCES EASY, SECURE SYSTEM FOR TRANSACTING BUSINESS ON THE INTERNET; MERCHANT BANKER LINKS BUYERS AND SELLERS IN CYBERSPACE**  
PR Newswire, p1017SD001  
Oct 17, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1273 LINE COUNT: 00107

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller 's account** .

First Virtual recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

**15/3,K/47 (Item 7 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07266068 SUPPLIER NUMBER: 15448087 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**New Hawaii law extends agent trust accounts by six years. (travel agents' client - payment trust accounts ) (Brief Article)**  
Bartlett, Tony  
Travel Weekly, v53, n38, p4(1)  
May 16, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0041-2082 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 352 LINE COUNT: 00028

New Hawaii law extends agent trust accounts by six years. (travel agents' client - payment trust accounts ) (Brief Article)

15/3,K/48 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07239220 SUPPLIER NUMBER: 15125815 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Some large retailers pushing for automated check handling.**  
Crockett, Barton  
American Banker, v159, n71, p24(1)  
April 14, 1994  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 447 LINE COUNT: 00035

Rather than deposit paper checks written by **customers** into their bank **accounts**, the **retailers** want to scan the checks through electronic check readers and convert the **payment** information into computer files for electronic processing.

The idea is not new, but the interest...

15/3,K/49 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07222612 SUPPLIER NUMBER: 15236772 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Interinvoice, US Order develop system for paying bills by phone. (Brief Article)**  
Gullo, Karen  
American Banker, v159, n53, p18(1)  
March 18, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 224 LINE COUNT: 00018

... exercise by a voice response system that instructs them to enter codes and numbers to **pay** their monthly bills.

The bank automatically debits **customer**'s **accounts** and **pays merchants** either electronically or by check.

Both Interinvoice and US Order will market the application, called...

15/3,K/50 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07184678 SUPPLIER NUMBER: 14966937 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Wash. registration bill expected to gain passage. (Washington State to require travel sellers' bonds)**  
Brown, Jerry  
Travel Weekly, v53, n9, p53(1)  
Feb 3, 1994  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 564 LINE COUNT: 00043

...ABSTRACT: requiring travel sellers, including those based outside the state, to post bonds and to place **customer payments** in trust **accounts**. **Sellers** of travel in Washington State would also need to register with

a licensing department. The...

**15/3,K/51 (Item 11 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07151388 SUPPLIER NUMBER: 14993891  
**Know your BACS from your CHAPS. (bank payment mechanisms in the UK)**  
**(Treasury)**  
Ross, Derek  
Accountancy, v113, n1205, p68(2)  
Jan, 1994  
ISSN: 0001-4664 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: The basic process of making a bank **payment** involves the transfer of funds from the **payer** 's bank **account** to the **payee** 's bank **account** . In the UK, there is quite a number of mechanisms that can be used for...

**15/3,K/52 (Item 12 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06744848 SUPPLIER NUMBER: 14556191 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Train for success. (training salespeople better)**  
Monoky, John F.  
Industrial Distribution, v82, n10, p61(1)  
Oct, 1993  
ISSN: 0019-8153 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 538 LINE COUNT: 00044

... the basic skills and product knowledge, must focus on sophisticated marketing techniques, collaborative relationships with **customers** , preferred **supplier** status, **account** planning and territory management.  
Overall, you must hire better, train better, **pay** well, and demand much of your sellers. The payback you receive in return will be...

**15/3,K/53 (Item 13 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06394815 SUPPLIER NUMBER: 13518513 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CAA legacy: time to ask tough questions about what makes sense. (Creative Artists Agency a model for advertising management) (Column)**  
Reiss, Craig  
ADWEEK Eastern Edition, v34, n8, p46(1)  
Feb 22, 1993  
DOCUMENT TYPE: Column ISSN: 0199-2864 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 972 LINE COUNT: 00069

... **account** and hold it, you make him or her a partner on that **account** and **pay** them a percentage of the net. They wouldn't be **account** executives, they'd be **account agents** . So, if you had, say, 50 **accounts**, you'd need a top management of about...



15/3,K/54 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06364850 SUPPLIER NUMBER: 13051031 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CheckFree. (CheckFree Corp.) (Software Review) (one of nine evaluations of  
personal-finance software in 'Tracking Dollars With Sense') (Evaluation)**  
Shipley, Chris  
PC Magazine, v12, n1, p255(2)  
Jan 12, 1993  
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 745 LINE COUNT: 00057

...ABSTRACT: bill-paying service and accounts not linked to the service.  
Users establish merchants to be **paid** electronically in the CheckFree  
**account**, select **merchants** from a list, fill in the **payment** amount,  
schedule the date **payment** is to be made and send the payment requests to  
CheckFree via modem. CheckFree cannot...

15/3,K/55 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06222743 SUPPLIER NUMBER: 14122593 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Insurance futures and hedging insurance price risk. (Symposium on Insurance  
Futures)**  
Cox, Samuel H.; Schwebach, Robert G.  
Journal of Risk and Insurance, v59, n4, p628(17)  
Dec, 1992  
ISSN: 0022-4367 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 6615 LINE COUNT: 00516

... outlay is required, beyond establishing a margin account. The  
trader merely notifies a broker and **pays** a small transaction fee. As the  
futures price increases, the **buyer**'s margin **account** is credited with  
the increase. If the futures price decreases, the trader's margin account  
...

15/3,K/56 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06189404 SUPPLIER NUMBER: 13270162 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**California gives trade a reprieve, delays enforcing promoter law. (Travel  
Promoters Act of 1986)**  
Del Rosso, Laura  
Travel Weekly, v51, n103, p1(2)  
Dec 24, 1992  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 644 LINE COUNT: 00051

... Jan. 30 provided that the agents deposit at least 90% of the money  
received from **clients** in trust **accounts** until **suppliers** are **paid**,  
according to Herschel Elkins, senior assistant attorney general.  
In the meantime, the California Coalition of...

15/3,K/57 (Item 17 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06186592 SUPPLIER NUMBER: 13234428 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**U.C.C. Article 9 - personal property secured transactions. (Uniform  
Commercial Code survey)**  
Weise, Steven O.  
Business Lawyer, 47, n4, 1593-1644  
August, 1992  
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 29366 LINE COUNT: 02262

... seller established an escrow account to hold funds to assure the  
buyer's ability to **pay** any operating deficit and to meet its debt  
service. The escrow agreement provided that the **buyer** "initially  
assigned" the **account** to the **seller** . The parties then agreed to assign  
their interests in the escrow account to the institutional...

15/3,K/58 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06159398 SUPPLIER NUMBER: 12834393 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Reducing the need to keep canceled checks. (new IRS regulations)**  
Ellentuck, Albert B.  
Nation's Business, v80, n11, p80(1)  
Nov, 1992  
CODEN: NBUSA ISSN: 0028-047X LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT; ABSTRACT  
WORD COUNT: 477 LINE COUNT: 00037

...ABSTRACT: allow tax payers to use financial-account statements rather  
than cancelled checks as proof of **payment** . The check number, its amount,  
the date posted to the **account** and the **payee** 's name must be included on  
the statement.

15/3,K/59 (Item 19 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06149034 SUPPLIER NUMBER: 12718340 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Shawmut National Corp. introduces telephone bill payer service.**  
Financial Services Report, v9, n21, p7(2)  
Oct 28, 1992  
ISSN: 0894-7260 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 771 LINE COUNT: 00058

... customer's next checking account statement indicating the date the  
amount was deducted from their **account** , the **vendor paid** , and the  
**payment** amount.

Research Showed Price Market Would Bear  
It was very important to offer the service...

15/3,K/60 (Item 20 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06126151 SUPPLIER NUMBER: 12616936 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**SHAWMUT NATIONAL CORPORATION INTRODUCES BILL-LINE A TELEPHONE-BASED  
BILL-PAYING SERVICE**

PR Newswire, 1005A6481

Oct 5, 1992

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 798 LINE COUNT: 00064

... customer's next checking account statement indicating the date the amount was deducted from their **account**, the **vendor paid**, and the **payment** amount.

Customers will be charged a flat fee of \$4 per month. Customers with a...

**15/3,K/61 (Item 21 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

05902848 SUPPLIER NUMBER: 12286454 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Accountable to the users: some serious applications are now being developed for Windows. (Software Review) (accounting software for Microsoft Windows) (Evaluation)**

Woodward, Tim

Computer Weekly, p42(2)

May 28, 1992

DOCUMENT TYPE: Evaluation ISSN: 0010-4787 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1513 LINE COUNT: 00119

... icon, and not only do the bank routines deal with direct to nominal postings, but **payments** and receipts to and from **suppliers** and **customers accounts** can also be made.

PEGASUS ACCOUNTS FOR WINDOWS

Pegasus, at last, has produced Pegasus Accounts...

**15/3,K/62 (Item 22 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

05820695 SUPPLIER NUMBER: 12057745 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**We have met the enemy ... most companies are scrambling for business. Even during good sales months, there's a sense that a return to lean months is inevitable. (Marketing) (Column)**

Gorelick, Dick

Graphic Arts Monthly, v64, n2, p85(3)

Feb, 1992

DOCUMENT TYPE: Column ISSN: 1047-9325 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1437 LINE COUNT: 00112

... too often define "our kind of work" as simple or work ideally suited for equipment, **paying** little attention to the **account**, the **buyer - seller** relationship, and sales costs. This one estimator almost put his company into bankruptcy, mechanizing the...

**15/3,K/63 (Item 23 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05520929 SUPPLIER NUMBER: 11453864 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Accounting for taste. (Software Review) (Megatech Software's TAS Books and  
Datafile Software's Datfile Diamond accounting software) (includes related  
articles on product security and ease of use) (Evaluation)**

Woodward, Tim

PC User, n169, p83(3)

Oct 9, 1991

DOCUMENT TYPE: Evaluation ISSN: 0263-5720 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2046 LINE COUNT: 00163

... line detail. In keeping with the undo facilities, TAS Books also  
allows un-allocation of **paid** invoices on **customers** and **suppliers  
accounts** . Combined with the fact that a customer can also be a supplier,  
this facility -- shared...

**15/3,K/64 (Item 24 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05509593 SUPPLIER NUMBER: 10952091 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**AmEx, AT&T, and Prodigy eye bill-payment market. (Technology/Operations  
News)**

Gullo, Karen

American Banker, v156, n129, p1(2)

July 8, 1991

ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 856 LINE COUNT: 00070

... electronically through the automated clearing house or by sending a  
paper check, while simultaneously debiting **customers ' bank accounts** .  
**Manufacturers** now processes **payments** for 50,000 merchants, including  
most major credit card, oil, department store and utility companies...

**15/3,K/65 (Item 25 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05087184 SUPPLIER NUMBER: 09766315 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Despite early skepticism, debit cards are making inroads. (new  
point-of-sale technology)**

Wintrob, Suzanne

Computing Canada, v17, n1, p33(1)

Jan 3, 1991

ISSN: 0319-0161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1096 LINE COUNT: 00085

... he says. "Interac allows us to do on-line real-time debiting and  
crediting of **customer** and **merchant accounts** in effectively eight or  
nine seconds anywhere in Canada."

Last March, the Ottawa-based Canadian **Payments Association** (CPA)  
published a set of standards for the debit card process. The topics covered  
...

15/3,K/66 (Item 26 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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04780476 SUPPLIER NUMBER: 08716778 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Let's tame hostility to EFT debits. (electronic funds transfer)**

Bielfeldt, Gerald R.

Corporate Cashflow Magazine, v11, n9, p37(3)

August, 1990

ISSN: 1040-0311 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2037 LINE COUNT: 00163

... payable function and sent directly (or through a value-added network or VAN) to the **supplier's accounts** receivable function, providing details of the invoices being **paid**. The supplier then would instruct his bank to initiate a simple cash concentration/deposit (CCD...

15/3,K/67 (Item 27 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

04627995 SUPPLIER NUMBER: 09117729 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Sight and time drafts. (payment for exports) (Export/Import Supplement to Traffic Management)**

Traffic Management, v29, n6, pS22(2)

June, 1990

ISSN: 0041-0691 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 898 LINE COUNT: 00065

... interest. If this is not filled in, the charges by default will be for the **seller's account**.

\* Waive charges. When the buyer refuses to pay additional charges, such as interest or bank fees, that are for its account, the bank...

15/3,K/68 (Item 28 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

04150584 SUPPLIER NUMBER: 08138463 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Agreeing to terms in agency buyouts. (Business Travel Update) (column)**

Pestronk, Mark

Travel Weekly, v48, n93, p30(1)

Nov 20, 1989

DOCUMENT TYPE: column ISSN: 0041-2082 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 634 LINE COUNT: 00049

... sales to the seller's accounts, profitability of the locations sold, or growth of the **accounts** or locations.

**Buyers** should welcome the opportunity to negotiate these kinds of **payment** formulas; there are at least five reasons to use them:

1. Protection against loss of...

15/3,K/69 (Item 29 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

04127955 SUPPLIER NUMBER: 07907432 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Manufactures Hanover announces charge against fourth-quarter earnings.**

(Manufacturers Hanover Trust Co.)

PR Newswire, 1121NY092

Nov 21, 1989

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 205 LINE COUNT: 00017

... is the result of losses on foreign exchange trading for customer accounts, interest to be **paid** on such **accounts** and embezzlement.

**Manufacturers** Hanover said that an officer at the branch has been dismissed by the bank and...

15/3,K/70 (Item 30 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04102723 SUPPLIER NUMBER: 07965245 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Debate heats up as states try to regulate operators' legitimacy. (tour operators and similar operations)**

Del Rosso, Laura

Travel Weekly, v48, n76, p31(3)

Sept 21, 1989

ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2488 LINE COUNT: 00197

... in a trust account.

Non-appointed agents must carry a bond or deposit 90% of **payments** into a trust **account** until the **client** 's travel is complete. And beginning this year, non-ARC travel sellers are required to **pay** a \$50 annual fee to register with the attorney general's office and submit any...

15/3,K/71 (Item 31 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03865017 SUPPLIER NUMBER: 07048540 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Debit cards, EFT still grasping for toehold; checks, cash preferred payment methods, says survey.**

Chain Store Age Executive with Shopping Center Age, v65, n2, p67(3)

Feb, 1989

ISSN: 0193-1199 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1259 LINE COUNT: 00099

... as insurance and mortgage payments. Ninety-two percent say they never use, EFT

With EFT, **payments** are done automatically by debiting a customer's bank account and crediting a **vendor** 's **account** without a paper exchange.

The study was conducted for the PSEA by The Wirthl in...

15/3,K/72 (Item 32 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03807340 SUPPLIER NUMBER: 07435470

**Most companies are ready to give up float: survey shows that majority would both buy and sell on terms that fix the value transfer date.**

Gamble, Richard H.  
Corporate Cashflow Magazine, v10, n5, p50(2)  
May, 1989  
ISSN: 1040-0311      LANGUAGE: ENGLISH      RECORD TYPE: ABSTRACT

...ABSTRACT: recently surveyed 115 readers regarding a new cash management method which involves accepting as the **payment** date the day on which net-good-funds become available in **sellers** ' bank **accounts** and charging **buyers** a market rate of interest on late **payments** , as well as **paying** buyers the same rate for early payments. Results of the survey indicate that 70% of...

**15/3,K/73      (Item 33 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03516101      SUPPLIER NUMBER: 06352494      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Will greenbacks become museum pieces? (debit cards)**  
Addis, Ronit  
Forbes, v141, n12, p262(2)  
May 30, 1988  
CODEN: FORBA      ISSN: 0015-6914      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1180      LINE COUNT: 00087

... hit the customer with an annual fee, as with credit cards. Or, as with checking **accounts** , both **merchant** and **customer** might **pay** a per-transaction fee. MasterCard and Visa expect to receive 5 cents for every card...

**15/3,K/74      (Item 34 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02968217      SUPPLIER NUMBER: 04353630      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**42 Super Dupers to use direct-debit POS network. (point-of-sale)**  
Zimmerman, Susan  
Supermarket News, v36, p19(1)  
July 28, 1986  
ISSN: 0039-5803      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 863      LINE COUNT: 00067

... in a 50-mile radius of Buffalo will join a point-of-sale, direct-debit **payment** system this fall, in which funds are transferred electronically from **customers** ' bank accounts to **retailers** ' **accounts** via terminals at the checkout.

Two independent Super Duper stores and a competitor, a Tops...

**15/3,K/75      (Item 35 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02842703      SUPPLIER NUMBER: 04109953      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**National telephone bill payment system to be offered by Chicago-based Merchant Network Inc.**  
PR Newswire, NYPR7  
Jan 27, 1986

LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 817      LINE COUNT: 00071

... by direct transmission will be able to participate in the Merchant Network system;

-- Availability -- All **payments** will be transferred directly from the **customers ' accounts** to the **merchants ' accounts** on the date specified by the customers. Merchants will then have immediate access to these...

...will be virtually eliminated since all functions will be totally automated--from the entry of **payment** transactions by the customers to the posting of the **customers ' accounts** by **merchants** and banks;

-- Volume -- A consumer attitude survey commissioned by Merchant Network in 1985 indicates the...

**15/3,K/76      (Item 36 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02827933      SUPPLIER NUMBER: 04263876      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The EAGLE System. (electronic transmission of purchase orders and related information) (Special advertising section, part 1)**  
Chilton's Hardware Age, v223, p49(7)  
June, 1986  
ISSN: 8755-254X      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 2933      LINE COUNT: 00241

... receive electronic or paper remittance advices from purchasers. First Chicago then instructs a banking industry **payment** to electronically debit the purchaser's account and credit the **account** of the **supplier**. Remittance information can be provided in electronic or printed form, and all transactions will be...

**15/3,K/77      (Item 37 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02484301      SUPPLIER NUMBER: 04018061      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Why there's such a rush to deal out credit cards.**  
Scherschel, Patricia M.  
U.S. News & World Report, v99, p84(2)  
Nov 11, 1985  
CODEN: XNWRA      ISSN: 0041-5537      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1354      LINE COUNT: 00104

... promoting debit cards that act much like plastic checkbooks: Money is automatically transferred from a **customer 's bank account** to the **merchant** to **pay** for a purchase.

Besides the profit motive, one reason banks are eagerly issuing cards to...

**15/3,K/78      (Item 38 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02473352      SUPPLIER NUMBER: 03847532      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Fla. agents fear trend toward local regulation. (city of Margate ordinance cited)**

Blum, Ernest

Travel Weekly, v44, p1(2)

July 4, 1985

ISSN: 0041-2082

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 375

LINE COUNT: 00029

... latest to jump into the act -- adopted a bill in June requiring agencies to hold **clients** ' funds in escrow **accounts** until **suppliers** are **paid** .

Margate, which is the site of 11 agencies, is a community of 40,000 in...

**15/3,K/79      (Item 1 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01794025

**ABS RELEASES ENHANCED VERSION OF ITS ACCOUNTING SOFTWARE AND CUTS DEALER PRICES BY UP TO 20%**

News Release      September 21, 1987      p. 1

... o increased reporting capabilities by data ranges o the ability to search key files for **account** titles, **vendor** codes, **customer** names, and so on o the option to use system-generated numbers for invoices, adjustments, **payments** , credit/debit memos and vouchers o the ability to create a W-2 reporting file...

**15/3,K/80      (Item 2 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01549704

**New link should boost debit-card use.**

CRAIN'S CLEVELAND BUSINESS (OH)      January 25, 1987      p. 2,181

... merchants and customers. Debit cards are primarily used to replace checks as a means to **pay** for purchases by automatically deducting the **payment** from the **user** 's **account** and crediting the **merchant** 's **account** electronically.      ...

**15/3,K/81      (Item 3 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01443496

**Payment card popularity growing.**

VANCOUVER SUN (BRITISH COLUMBIA, CANADA)      June 13, 1986      p. SecC,51

... licensed 40+ British Columbia credit unions to offer the 'plastic cheques,' which are actually MasterCard **payment** cards. Purchases made with the cards are debited from a **customer** 's credit union **account** within 2-10 days. Credit unions like the cards because they reduce paperwork and overhead...

15/3,K/82 (Item 4 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01169215

**How America Pays the Tab.**

NEWSWEEK January 7, 1985 p. 40,41

New computerized systems now hold out the promise of cheaper, quicker ways of getting **customer** money into **merchant accounts**. By the year 2000, more **payments** will be made on an automatic basis than by all other methods combined. With information...

15/3,K/83 (Item 5 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

00967754

**Japan: Banks are sending agents to the homes and offices of clients with portable communicating terminals that link the client to the bank via phone lines.**

Data Communications November, 1983 p. 70,721

... by using the terminal's printer. If the client is making a withdrawal, the agent **pays** him and performs the appropriate operations on the terminal. The terminals also give the **customer** details about his **account**. The agents check out the terminals by activating them with personal magnetic strip identification cards; then obtain...

15/3,K/84 (Item 6 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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00832067

**Express Payment Services offers a point-of-sale program that includes the terminals and software for local businesses.**

EFT Report October 15, 1982 p. 4

...will help market the service to consumers. The terminals will accept cards provided by Express **Payment** Services or proprietary cards, though legal obstacles may prevent the use of MasterCard or Visa. **Merchants** and **customer accounts** will be credited and debited at the end of the day, allowing access to funds...

15/3,K/85 (Item 7 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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00703554

**The move toward one-step distribution in the electric housewares industry will make the credit services of factoring firms important for supplier and retailer alike, predicts B Pearl, VP of Meinhard-Commercial Corp (New York, NY), the first factor to seriously go after this business.**

Merchandising December, 1981 p. 20,641

... worthiness of retailers for the client, handles the bookkeeping and

assumes responsibility for collecting old **accounts** . Since **supplier clients** are **paid** in full for products the day they are shipped to the retailer, capital is freed...

15/3,K/86 (Item 8 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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00698314

**Salespeople** will experience slumps from time to time, and careful supervision is required to keep them from growing discouraged.  
Sales & Marketing Management November 16, 1981 p. 58

...sellers must concentrate on prospecting for new business and calling on lost accounts. With regular **accounts** , **sellers** should work on opening business for new products. Such work will **pay** off later in increased sales. ...

15/3,K/87 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

01723916 SUPPLIER NUMBER: 16000231 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A new standard in accounts software. (Accounting Packages) (Dynamics LAN 2.0 from Great Plains Software) (include a related article on how the Windows GUI helps accounting) (Software Review) (Evaluation)**

Howlett, Dennis

PC User, n245, p60(5)

Oct 19, 1994

DOCUMENT TYPE: Evaluation ISSN: 0263-5720 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4049 LINE COUNT: 00313

... hard copy. The Cards button lets users create master records. These include the chart of **accounts** , **customers** and **suppliers** , and centrally important information such as shipping methods and **payment** terms.

This facility is set up so that when you buy additional modules you don...

15/3,K/88 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01710373 SUPPLIER NUMBER: 16210275 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Counting dollars in DOS. (DacEasy Inc's DacEasy Accounting for DOS 5.0) (Software Review) (Evaluation)**

Gilliland, Steve

Computer Shopper, v14, n12, p380(1)

Dec, 1994

DOCUMENT TYPE: Evaluation ISSN: 0886-0556 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 981 LINE COUNT: 00083

... automatically calculated and printed. In a nice touch, 150K freeform notes can be attached to **lvendor** **accounts** , **customer** **accounts** , inventory items, and fixed-asset accounts.

Recurring transactions automate billing on invoices or **payments** to vendors. You could, for example, create a billing group for all customers who have...

**15/3,K/89 (Item 3 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01707651 SUPPLIER NUMBER: 16187563 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First Virtual Bank of Cyberspace.**  
Anis, Nick  
Newsbytes, NEW10280023  
Oct 28, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 782 LINE COUNT: 00064

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller** 's **account** .

The company recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

**15/3,K/90 (Item 4 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01707571 SUPPLIER NUMBER: 16182805 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First Virtual offers Internet merchant banking.**  
Anis, Nick  
Newsbytes, NEW10270002  
Oct 27, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 940 LINE COUNT: 00079

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller** 's **account** .

The company recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

**15/3,K/91 (Item 5 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01538853 SUPPLIER NUMBER: 12619994 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Pacioli 2000 2.0. (M-USA Business Systems Inc.) (Software Review) (Product Profiles) (one of 16 evaluations of accounting software in Software Buyer's Guide: Accounting) (Evaluation)**  
PC Sources, v3, n10, p466(1)  
Oct, 1992  
DOCUMENT TYPE: Evaluation ISSN: 1052-6579 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 386 LINE COUNT: 00031

...ABSTRACT: receivable and accounts-payable modules can handle open item, balance forward, aging reports and partial **payments** . Pacioli also supports unlimited transactions, **accounts** , **customers** , **vendors** and

bank **accounts** . Multilevel password protection provides security. The package also creates reversing entries, providing a solid audit...

**15/3,K/92 (Item 6 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01513014 SUPPLIER NUMBER: 12165799 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Peachtree Accounting for Windows 5.0. (Software Review) (one of three evaluations of accounting software packages) (Evaluation)**  
Gilliland, Steve  
Computer Shopper, v12, n5, p494(2)  
May, 1992  
DOCUMENT TYPE: Evaluation ISSN: 0886-0556 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 573 LINE COUNT: 00046

... open periods. It calculates finance charges, and lets you assign discounts, sales tax percentages, and **payment** terms to each customer separately. Numbers of transactions, **accounts** , **customers** , and **vendors** are limited only by disk space.

When a customer brings money, you can accept partial...

**15/3,K/93 (Item 7 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01508344 SUPPLIER NUMBER: 11977742 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Setting up a double-entry bookkeeping system. (AccPac Simply Accounting for Macintosh software program) (Hassle-Free Bookkeeping) (buyers guide) (Tutorial)**  
Nelson, Stephen L.  
Home Office Computing, v10, n4, p48(4)  
April, 1992  
DOCUMENT TYPE: Tutorial ISSN: 0899-7373 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1714 LINE COUNT: 00133

... toy and clothing inventories. You'll also need to track the amounts you owe your **suppliers** ( **accounts** payable), perhaps the wages **paid** to an employee or two, and maybe even the sales taxes owed the states into...

...software modifies the Receivable Ledger dialog box so it includes two command buttons, Invoices and **Payments** (see Figure 6). To identify a **customer** 's current **accounts** -receivable balance invoice by invoice, select the Invoice command button. AccPac Simply Accounting then displays ...

**15/3,K/94 (Item 8 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01496669 SUPPLIER NUMBER: 11750530 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Accounting Software 101. (Tutorial)**  
Smith, Jan; Tweney, Dylan  
PC-Computing, v5, n2, p252(6)  
Feb, 1992

DOCUMENT TYPE: Tutorial ISSN: 0899-1847 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2325 LINE COUNT: 00175

... many onetime sales or purchases, look for a program that allows  
cask transactions and temporary **customers** or **vendors** .

**Accounts Receivable**

Keeping track of sales and **payments** , printing invoices and  
statements, granting discounts for early **payments** , and charging interest  
for late payments are all accounts receivable activities.

All of the programs...

**15/3,K/95 (Item 9 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01453021 SUPPLIER NUMBER: 11343493 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**AccPac Simply Accounting for Windows: accessible accounting. (Computer  
Associates International Inc.) (Software Review) (Product Reviews)  
(evaluation)**

Gilliland, Steve

PC Sources, v2, n10, p375(1)

Oct, 1991

DOCUMENT TYPE: evaluation ISSN: 1052-6579 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 815 LINE COUNT: 00068

... a general ledger bank account and debits the accounts payable  
ledger account for the vendor **paid** , while simultaneously noting the entry  
in the general journal.

You can distribute transactions to several **accounts** , and lists of  
customers, **vendors** , **accounts** , employees, jobs, and inventory pop up on  
command. Help menus are constantly available, and 23...

**15/3,K/96 (Item 10 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01448425 SUPPLIER NUMBER: 11166481 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Simply Accounting. (Computer Associates accounting software) (Software  
Review) (Shopping for a New Accounting Package) (evaluation)**

Gilliland, Steve; Crane, Bob

Computer Shopper, v11, n9, p460(2)

Sept, 1991

DOCUMENT TYPE: evaluation ISSN: 0886-0556 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 690 LINE COUNT: 00057

... a General Ledger Bank Account and debits the Accounts Payable  
Ledger Account for the vendor **paid** , while simultaneously noting the entry  
in the General Journal.

Transactions can be distributed to several **accounts** , and lists of  
customers, **vendors** , **accounts** , employees, jobs, and inventory pop up on  
command. Twenty-three reports provide always current data...

**15/3,K/97 (Item 11 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01441533 SUPPLIER NUMBER: 11017964 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CheckFree's payment system. (CheckFree Corp.'s data transmission system) (How It Works)**

Shipley, Chris

PC-Computing, v4, n8, p206(2)

August, 1991

ISSN: 0899-1847

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 376

LINE COUNT: 00029

TEXT:

...in an onscreen form with the merchant's name, address, and phone number, and the **account** number the **merchant** uses to identify your payments . 2. **Pay** a bill using the software's checkwriting menu option and send it via modem to...

...you've asked to be processed. 4. Each evening, the CheckFree computer processes all the **payment** requests received during the day. It compares each request against three databases, verifying that the **customer** information, **account** information, and **merchant** information are all correct. 5. Once the request is verified, CcheckFree chooses one of three...  
...accept their cards. 5b. Electronic-to-check. CheckFree mails a check written on its own **account** to your **merchant** and then receives funds electronically from your bank on the **payment** date you specify. 5c  
Laser-printed drift. CheckFree prints a check on your bank account...

15/3,K/98 (Item 12 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01438504 SUPPLIER NUMBER: 10936574 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**High finance. (Software Review) (Coda's IAS financial software) (evaluation)**

Rice, Leslie

DEC User, p39(2)

May, 1991

DOCUMENT TYPE: evaluation

ISSN: 0263-6530

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 935

LINE COUNT: 00071

... must be marked as missing or left in the in-tray for later amendment.

ACCOUNT **PAYMENTS**

Coda expects numeric codes to be used to denote **accounts** , **customers** or **suppliers** , although, in practice, the system works using ordinary words. Customers and suppliers must be assigned...

15/3,K/99 (Item 13 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01420929 SUPPLIER NUMBER: 09391146 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Horizontal applications. (Supplement to Jan 1991 issue of DG Review) (directory)**

DG Review, v11, n7, pS7(6)

Jan, 1991

DOCUMENT TYPE: directory

ISSN: 1050-9127

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 8772 LINE COUNT: 00797

... Product Name: HBI Accounts Payable Description: HBI's Accounts Payable provides extensive online information. The **Accounts Payable** **user0** can easily look up a vendor's record, see all **paid** /unpaid items and review the general ledger account distribution. This information is especially helpful when...

**15/3,K/100 (Item 14 from file: 275)**  
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01353069 SUPPLIER NUMBER: 08261930 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Peachtree Complete III. (Software Review) (one of five evaluations of low-end accounting software) (Peachtree Systems) (evaluation)**  
August, Raymond A.; Callow, Brian D.; Peters, David  
PC Magazine, v9, n7, p216(5)  
April 10, 1990  
DOCUMENT TYPE: evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1039 LINE COUNT: 00083

... they have been input, although you can delete them any time before they have been **paid** . The system also allows you to hold **payments** for individual invoices or specified **vendors** .

**Accounts** Receivables processes regular and recurring invoices and maintains both open-item and balance-forward customer...

**15/3,K/101 (Item 15 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01288421 SUPPLIER NUMBER: 07334893 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Apple promo aims to thaw big buyers.**  
Weber, Suzanne; Mathews, Renee  
MacWEEK, v3, n7, p1(2)  
Feb 14, 1989  
ISSN: 0892-8118 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 794 LINE COUNT: 00061

... in Seattle.

In addition to the "special bundles for national accounts, Apple introduced an "Apple **pays** half" rebate program for "target **accounts** " and national **account** customers buying through resellers. Target **accounts** are large **customers** that don't qualify for national account status. They buy their equipment through dealers, but...

**15/3,K/102 (Item 16 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01261999 SUPPLIER NUMBER: 07197881 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Applications software. (buyers guide)**  
DG Review, v6, n2, p12(11)  
Winter, 1988  
DOCUMENT TYPE: buyers guide ISSN: 1050-9127 LANGUAGE: ENGLISH



RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 14755 LINE COUNT: 01350

... Product Name: HBI Accounts Payable Description: HBI's Accounts Payable provides extensive online information. The **Accounts Payable user** can easily look up a vendor's record, see all **paid** /unpaid items and review the general ledger account distribution. This information is especially helpful when...

**15/3,K/103 (Item 17 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01213543 SUPPLIER NUMBER: 05141563 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Economy-class auditors. (Software Review) (18 accounting software packages that retail for around \$125 per module) (evaluation)**  
Lee, Timothy J.; Ogle, Robert E.; Lefkowitz, Leo; Vineberg, Allyn S.; Calyniuk, Mike; Loppe, Peter; Thiessen, Shelby T.; Xenakis, John J.; Werner, Kenneth H.; Meyers, Thomas A.; Coulombe, Dave R.; Gentino, Steve; Berry, Harold; Seymour, Jim; Weinberg, Charles; Harding, Wayne; Barr, Christopher; Meyers, Marianne L.; Vincent, Rex M.; Rosen, Gail Horowitz; Rosen, Jay A.  
PC Magazine, v6, n15, p107(22)  
Sept 15, 1987  
DOCUMENT TYPE: evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 7392 LINE COUNT: 00590

... number, you can simply enter the name and The Accounting Partner will retrieve the appropriate **account** --probably its most **user** -friendly aspect.

**Accounts** Receivable accepts invoices to increase customer balances and **payments**, and credit memos to decrease diem. **Accounts** Payable increases **vendor** balances through invoices and decreases them with **payments** and debit memos. If you want to increase a customer (vendor) invoice through a debit...

**15/3,K/104 (Item 18 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01195002 SUPPLIER NUMBER: 06161548  
**Financial accounting with source code.**  
Mini-Micro Software, v12, n4, p15(1)  
Fall, 1987  
ISSN: 0265-6760 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: Accounting has a "corrector" feature that shows users how to make corrections to current invoices, **payments**, or journals while maintaining a full audit trail of corrections, but leaving a **customer** of **supplier account** nice and neat. The package comes with an indexed tutorial, which allows users to set...

**15/3,K/105 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02556078 Supplier Number: 45157225 (USE FORMAT 7 FOR FULLTEXT)

**CONNOTECH**

EFT Report, v17, n24, pN/A

Nov 23, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 125

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...transfer on behalf of the payer. This service provider transfers the specified amount from the **payers** 's bank **account** directly to the **payee** 's bank **account** . In business transactions, when a **payment** is made, remittance information is created. With the **payment** by fax method, this information still has to flow from the payer to payee, but...

**15/3,K/106 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02527205 Supplier Number: 45091943 (USE FORMAT 7 FOR FULLTEXT)

**First Virtual Offers Internet Merchant Banking 10/27/94**

Newsbytes, pN/A

Oct 27, 1994

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 889

... sale is completed and verified, First Virtual charges the buyer's account and credits the **seller** 's **account** .

The company recommends that InfoMerchants allow InfoConsumers to review information before making a commitment to **pay** . Buyer accounts are debited only with the buyer's authorization. If buyers indicate they don...

**15/3,K/107 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02063333 Supplier Number: 43776596 (USE FORMAT 7 FOR FULLTEXT)

**ACQUISITIONS: First Data Resources Goes On a Shopping Spree**

Credit Card News, v5, n25, pN/A

April 15, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 613

... bought another Phoenix company, Anasazi Inc., a provider of reservation systems for hotels and electronic- **payment** software. And last November, FDR bought Qualitec Performance Corp., a **provider** of **account** -acquisition services, collections, **customer** service and related services for card issuers.

Not Over

FDRUs acquisition drive may not be...

**15/3,K/108 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01983691 Supplier Number: 43551975 (USE FORMAT 7 FOR FULLTEXT)

**Introduction to EDI in banking**

Computer Fraud & Security Bulletin, pN/A

Jan, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 257

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Diagram 1 shows a simple EDI banking scenario for Figure 1 'Open Account ' payments . The buyer sends a Purchase Order to the seller and subsequently receives the goods ordered and an...

**15/3,K/109 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01969021 Supplier Number: 43505500 (USE FORMAT 7 FOR FULLTEXT)

**With Employer Clout, MedPower Powers Its Way Into Minnesota Claim Processing**

Automated Medical Payments News, v1, n9, pN/A

Dec 6, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 647

... MedPower also offers a link to banks so, if a payer agrees, it can transfer payment from the payer 's bank account to the provider 's. MedPower chose Minnesota in which to pilot its product because the state has 13...

**15/3,K/110 (Item 6 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01339967 Supplier Number: 41594403 (USE FORMAT 7 FOR FULLTEXT)

**Industry: The last chapter of the ISC fraud.**

Atlantic Trade Report & Global Defense Industry, v2, n20, pN/A

Oct 4, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 222

Cash was paid out by ISC non-existent vendor accounts and transferred to equally fictitious client accounts , where it was used to pay invoices for fake contracts. Overvalued ISC stock was swapped by Guerin for Ferranti stock worth...

**15/3,K/111 (Item 7 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01294568 Supplier Number: 41457472 (USE FORMAT 7 FOR FULLTEXT)

**Special Ford Discounts to Northwest Employees**

PRS Automotive Service, pN/A

July 25, 1990  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 97

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...customer is equal to dealer invoice price plus both vehicle holdback and finance cost for **dealer account**. The X-plan **buyer** also must **pay** a commission.

15/3,K/112 (Item 8 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

01085203 Supplier Number: 40711675 (USE FORMAT 7 FOR FULLTEXT)  
**Interchange Systems Joins Momentum Software To Offer Single Source For Money Transfer Software**

Corporate EFT Report, v9, n3, p7  
March 8, 1989

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 397

... message translation from one system to another and settles both demand deposit and correspondent bank **accounts**. The **payer / supplier** component permits companies to send and receive X12 **payment** information in their own offices.

Netmate, a companion product to Netpay, allows a company to...

Set	Items	Description
S1	2	AU=(POLLIN R? OR POLLIN, R?)
S2	59775	PAYMENT? OR PAYING OR PAY OR PAYS OR PAID
S3	158151	ACCOUNT? ?
S4	140270	REGISTER? OR UNREGISTER?
S5	509356	PAYER? ? OR CUSTOMER? OR CLIENT? OR USER? ? OR BUYER? OR P- URCHASER? OR USER? OR PEOPLE OR PERSON? ?
S6	550569	PAYEE? ? OR SELLER? ? OR RETAILER? OR DEALER? OR AGENT? ? - OR SUPPLIER? OR PRODUCER? OR MANUFACTURER? OR MERCHANT? OR VE- NDOR? OR TRADER? OR PROVIDER?
S7	9427	S5(2N)S3
S8	2762	S6(2N)S3
S9	927	S7(S)S8
S10	383	S9(15N)S2
S11	52	S10(S)S4
S12	20	S10(15N) (PREVIOUS? OR PRIOR OR UNKNOWN)
S13	69	S11 OR S12
S14	41	S13 AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2004/Jun W02

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040617,UT=20040610

(c) 2004 WIPO/Univentio

14/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01555197

**Arrangement and method for tele-commerce with client profiles**  
**Anordnung und Verfahren fur Fernhandel mit Benutzerprofilen**  
**Dispositif et methode pour telecommerce avec des profils de clients**

PATENT ASSIGNEE:

Koninklijke KPN N.V., (1066890), Stationsplein 7, 9726 AE Groningen,  
(NL), (Applicant designated States: all)

INVENTOR:

Klein Twenaar, Robbert, Brouwersgracht 20, 2512 ER The Hague, (NL)

PATENT (CC, No, Kind, Date): EP 1293923 A2 030319 (Basic)

APPLICATION (CC, No, Date): EP 2002078832 020916;

PRIORITY (CC, No, Date): EP 2001203520 010917

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
IE; IT; LI; LU; MC; NL; PT; SE; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 109

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200312	817
SPEC A	(English)	200312	7994
Total word count - document A			8811
Total word count - document B			0
Total word count - documents A + B			8811

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION receiving an instruction from a communication device of a client, and arranging for an automatic **payment** transaction associated with the business transaction from a **client account** to a **merchant account** .

**Prior art**

Such a system is known from, e.g., EP-B1-0.501.697.

Summary...

14/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01554486

**Arrangement and method for tele-commerce with client profiles**  
**Anordnung und Verfahren fur Telekommerz mit Kundenprofilen**  
**Dispositif et methode pour le telecommerce avec des profils clients**

PATENT ASSIGNEE:

Koninklijke KPN N.V., (1066890), Stationsplein 7, 9726 AE Groningen,  
(NL), (Applicant designated States: all)

INVENTOR:

Klein Twenaar, Robbert Frank, Prinsegracht 126, 2512 GD The Hague, (NL)

LEGAL REPRESENTATIVE:

Wuyts, Koenraad Maria et al (93292), Koninklijke KPN N.V., Intellectual  
Property Group, P.O. BOX 95321, 2509 CH The Hague, (NL)  
PATENT (CC, No, Kind, Date): EP 1293944 A1 030319 (Basic)  
APPLICATION (CC, No, Date): EP 2001203520 010917;  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**  
ABSTRACT WORD COUNT: 109  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200312	722
SPEC A	(English)	200312	7159
Total word count - document A			7881
Total word count - document B			0
Total word count - documents A + B			7881

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION receiving an instruction from a communication device of a  
client, and arranging for an automatic **payment** transaction associated  
with the business transaction from a **client account** to a **merchant  
account** .

**Prior art**

Such a system is known from, e.g., EP-B1-0.501.697.

Summary...

**14/3,K/3 (Item 3 from file: 348)**  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01445761

**Digital active advertising**

**Numerische aktive Werbung**

**Publicite numerique active**

PATENT ASSIGNEE:

divine technology ventures, (4352710), 1301 North Elston Avenue, Chicago,  
Illinois 60622, (US), (Applicant designated States: all)

INVENTOR:

Gifford, David K., 26 Pigeon Hill Road, Weston, Massachusetts 02193, (US)

LEGAL REPRESENTATIVE:

Blatchford, William Michael et al (48801), Withers & Rogers Goldings  
House, 2 Hays Lane, London SE1 2HW, (GB)

PATENT (CC, No, Kind, Date): EP 1235177 A2 020828 (Basic)  
EP 1235177 A3 031008

APPLICATION (CC, No, Date): EP 2002007486 941213;

PRIORITY (CC, No, Date): US 168519 931216

DESIGNATED STATES: BE; DE; FR; GB; IT; NL

RELATED PARENT NUMBER(S) - PN (AN):

EP 734556 (EP 95905366)

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G06F-017/30

ABSTRACT WORD COUNT: 122

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200235	599
SPEC A	(English)	200235	7623
Total word count - document A			8222
Total word count - document B			0
Total word count - documents A + B			8222

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION order assembly steps at 26, at the merchant computer, may only need to forward the **payment** order from the buyer computer.

A **payment** order includes **user account** information, **merchant account** information, an amount, and a nonce identifier that has not been **previously** used for the same **user account**. Variations of **payment** orders can be constructed, including **payment** orders that specify user or merchant identifiers in place of account information, payment orders that...

14/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01373439

METHOD OF MANAGING TRANSACTION AND SETTLEMENT, AND METHOD OF INFORMING  
INFORMATION ON CONSUMPTION TRENDS

VERFAHREN ZUR VERWALTUNG VON TRANSAKTIONEN UND BEGLEICHUNGEN UND VERFAHREN  
ZUM INFORMIEREN BER INFORMATIONEN BEZ GLICH VERBRAUCHSTRENDS

PROCEDE DE GESTION DE TRANSACTIONS ET DE REGLEMENTS, ET PROCEDE DE  
TRANSMISSION D'INFORMATIONS CONCERNANT DES TENDANCES DE CONSOMMATION

PATENT ASSIGNEE:

Computer Applications Co., Ltd., (3921210), 1-28-20, Kandasudacho,  
Chiyoda-ku, Tokyo 101-0041, (JP), (Applicant designated States: all)

INVENTOR:

UEHARA, Tsuyoshi, 2-3-1, Shintoride, Toride-shi Ibaraki 302-0031, (JP)  
MURAKAMI, Masaharu, c/o NTT Data Corporation 3-3-3, Toyosu Koto-ku, Tokyo  
135-6033, (JP)

LEGAL REPRESENTATIVE:

Hoffmann, Eckart, Dipl.-Ing. (5571), Patentanwalt, Bahnhofstrasse 103,  
82166 Grafelfing, (DE)

PATENT (CC, No, Kind, Date): EP 1291794 A1 030312 (Basic)  
WO 2001082162 011101

APPLICATION (CC, No, Date): EP 2001925904 010425; WO 2001JP3568 010425

PRIORITY (CC, No, Date): JP 2000125934 000426; JP 2000205305 000706

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 226

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200311	1868



SPEC A (English) 200311 19667  
Total word count - document A 21535  
Total word count - document B 0  
Total word count - documents A + B 21535

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION detailed statement(s) and/or invoice(s), of a specific transaction.

Also, according to the **prior** art, when the buyer approves an invoice, money is automatically **paid** out from the **buyer** 's bank **account** to the **supplier** , meaning that the approval of the invoice and the corresponding settlement processing do not progress...

14/3,K/5 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01110076 \*\*Image available\*\*

METHOD AND SYSTEM FOR SECURE PERSON TO PERSON PAYMENT

PROCEDE ET SYSTEME DE PAIEMENT DE PERSONNE A PERSONNE SECURISE

Patent Applicant/Assignee:

EPACIFIC INC, 5638 Hollister Avenue, Goleta, CA 93117, US, US (Residence)  
, US (Nationality)

Inventor(s):

LIU David John, 1084 Via Regina, Santa Barbara, CA 93111, US,

Legal Representative:

FANUCCI Allan A (agent), Winston & Strawn, LLP, 1400 L Street, N.W.,  
Washington, DC 20005-3502, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200431908 A2-A3 20040415 (WO 0431908)

Application: WO 2003US30900 20031001 (PCT/WO US03030900)

Priority Application: US 2002260304 20021001

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL

PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM

ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5762

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... systems of transferring a payment from a payer to a payee is that, unlike the **prior** art, the **payment** amount is debited from the **payer account** and credited to the **payee account** quickly, in real time. Other methods of transferring **payment** from a payer to a payee required further non-real time steps before the **payer account** was debited and the payee account could be credited.

5

Referring to Figure 1, a...

...instance, sufficient account information would need to be sent by the payer/payee to the **payment** manager to enable the **payment** manager to correctly identify and access the **payer / payee** account using a financial network.

Figures 2(a) and 2(b) are flowcharts of the process...

**14/3,K/6 (Item 2 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01099943 \*\*Image available\*\*

**SYSTEM AND METHOD FOR A WIRELESS PURCHASE REQUEST AND PAYMENT FOR GOODS OR SERVICES**

**SYSTEME ET PROCEDE DESTINES A FACILITER UNE DEMANDE D'ACHAT SANS FIL ET LE PAIEMENT DE BIENS OU DE SERVICES**

Patent Applicant/Assignee:

TYNEVALE PTY LIMITED, PO Box 673, 19 Church Street, Maitland, New South Wales 2320, AU, AU (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

REEVES Peter John, 21 Pollock Avenue, Wyong, New South Wales 2259, AU, AU (Residence), AU (Nationality), (Designated only for: US)

SIMARD 3RD Joseph Arthur, "Lonou Park", 1524 Gresford Road, Torryburn, via Paterson, New South Wales 2421, AU, AU (Residence), AU (Nationality), (Designated only for: US)

WANN David Paul, 7 Goonak Parade, Narara, New South Wales 2250, AU, AU (Residence), AU (Nationality), (Designated only for: US)

PACKETT Jayson Geoffrey, Unit 2, 159 Denton Park Drive, Aberglasslyn, New South Wales 2320, AU, AU (Residence), AU (Nationality), (Designated only for: US)

MORGAN-JONES Mark, 95 Ridge Road, Kilaben Bay, New South Wales 2283, AU, AU (Residence), AU (Nationality), (Designated only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200423353 A1 20040318 (WO 0423353)

Application: WO 2003AU1126 20030903 (PCT/WO AU03001126)

Priority Application: AU 2002951198 20020903

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL

PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA

ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26785

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... dealer; Dealer sells dealership - under these circumstances, the new

dealer would be allocated a new **dealership account** (consistent with Optus Dealership code) and the customers associated with the old dealership will be **paid** to the new dealership. This is achieved by the bank account details of the old dealership being changed to reflect the new **dealership bank account** details and the new dealership would receive two commission **payments** (one for the old account number and one for the new **account** number). The **customer** base is effectively split over both the old and the new account code. TopItUP will not allow customers to be **registered** to the old dealer account; Initiated by Optus or Network Communications - if the dealer is...

14/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01099275 \*\*Image available\*\*

**METHOD AND SYSTEM FOR FACILITATING PAYMENT TRANSACTIONS USING ACCESS DEVICES**

**PROCEDE ET SYSTEMES DESTINES A FACILITER DES OPERATIONS DE PAIEMENT A L'AIDE DE DISPOSITIFS D'ACCES**

Patent Applicant/Assignee:

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Foster City, CA 94404, US, US (Residence), US (Nationality)

VISA U S A INC, 123 Mission Street, San Francisco, CA 94105, US, US  
(Residence), US (Nationality)

Inventor(s):

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REDMOND Eric, 220 Eagle Trace Drive, Half Moon Bay, CA 94019, US,

HEISINGER Pete, 170 Swett Road, Woodside, CA 94062, US,

Legal Representative:

NG Horace H (et al) (agent), Townsend and Townsend and Crew LLP, Two  
Embarcadero Center, 8th Floor, San Francisco, CA 94111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200421130 A2-A3 20040311 (WO 0421130)

Application: WO 2003US27010 20030827 (PCT/WO US03027010)

Priority Application: US 2002229959 20020827

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK  
(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK  
(utility model) SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6142

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... encrypted and digitally signed format. Among other attributes, the tracer ticket can include the authorized **payment** amount and the **payer** and **payee account** information for the subject transaction.

[00151 Upon receiving the tracer ticket, the payer forwards this...

14/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01066592 \*\*Image available\*\*

**PURCHASING ON THE INTERNET USING VERIFIED ORDER INFORMATION AND BANK  
PAYMENT ASSURANCE**

**ACHAT SUR INTERNET UTILISANT DES DONNEES DE COMMANDE VERIFIEES ET UNE  
ASSURANCE DE PAIEMENT BANCAIRE**

Patent Applicant/Assignee:

ECARDLESS BANCORP LTD, P.O. Box 30301, Spokane, WA 99223, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SINES Randy D, 4056 S. Madelia, Spokane, WA 99203, US, US (Residence), US  
(Nationality), (Designated only for: US)

GREGORY Randy A, 601 W. First Avenue, Suite 1300, Spokane, WA 99201-3828,  
US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GREGORY RANDY A (et al) (agent), Wells St. John P.S., 601 W. First  
Avenue, Suite 1300, Spokane, WA 99201-3828, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200396252 A1 20031120 (WO 0396252)

Application: WO 2003US14813 20030509 (PCT/WO.US0314813)

Priority Application: US 2002379846 20020510

Parent Application/Grant:

Related by Continuation to: US 2001859616 20010516 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT

RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51298

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... be paid. For example, if other merchants or banks have in the meantime  
jo requested **payment** or advanced cash so that the **customer's account**  
has reached its available credit limit or account balance, then the  
merchant's demand for **payment** may be dishonored even though it was  
**previously** authorized. Depending on the circumstances, the merchant may  
end up being paid later or never...Merchant  
Payment by the bank to the merchant is most efficiently effected by  
crediting a **previously** set up **merchant account** with the bank.  
Alternatively, the bank can effect **payment** by sending checks, wire  
transfers, electronic funds transfers, or other known or hereafter  
developed methods...

14/3,K/9 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01012949 \*\*Image available\*\*

**ONLINE PAYMENTS**

**PAIEMENTS EN LIGNE**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO  
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US,  
WEICHERT Margaret Morgan, 50 Curtis Court, San Carlos, CA 94070, US,  
THOMPSON Mark, 5724 East 10th Avenue, Denver, CO 80220, US,  
ABELMAN Henry M, 8360 Sentinae Chase Drive, Rowel, GA 30076, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200342893 A1 20030522 (WO 0342893)

Application: WO 2002US36898 20021115 (PCT/WO US0236898)

Priority Application: US 2001991379 20011115; US 2001991497 20011115; WO  
2002US33908 20021022; US 2002298152 20021114; US 2002298153 20021114

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9733

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... usually only issued to individuals who the consumer check.

[131 Other methods for facilitating electronic **payment** without the use  
of credit cards have relied on transferring funds from a **purchaser** 's  
bank **account** to a **merchant** . The **prior** systems and methods,  
however, have been unsatisfactory for a number of reasons. Most require  
the...

14/3,K/10 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

01004318 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS  
REQUIRING MICROPAYMENT**

**SYSTEMES ET PROCEDES PERMETTANT D'EFFECTUER DES TRANSACTIONS DE COMMERCE  
ELECTRONIQUE NECESSITANT UN MICROPAIEMENT**

Patent Applicant/Assignee:

PAYBYCLICK CORPORATION, 2390 East Camelback Road, Suite 410, Phoenix, AZ 85016, US, US (Residence), US (Nationality)

Inventor(s):

LING Marvin T, 7676 East Tuckey Lane, Scottsdale, AZ 85250, US,

Legal Representative:

PISANO Nicola A (et al) (agent), c/o Fish & Neave, 1251 Avenue of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200334310 A1 20030424 (WO 0334310)

Application: WO 2002US25354 20020807 (PCT/WO US0225354)

Priority Application: US 2001311446 20010809; US 200257420 20020125

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30794

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... time of vendor registration, vendors

select a vendor ID and password and open a micropayment

**vendor account** with MSP 60 to enable them to offer

electronic tokens as a **payment** method to users **registered**

with MSP 60. Vendors may access their micropayment

**vendor account** by visiting micropayment account user

interface 85 maintained by MSP 60 or by contacting by...

14/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00975313 \*\*Image available\*\*

**SECURE AUTHENTICATION AND PAYMENT SYSTEM**

**SYSTEME D'AUTHENTIFICATION ET DE PAIEMENT SECURISE**

Patent Applicant/Inventor:

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Legal Representative:

O'DONNELL Martin J (et al) (agent), Cesari and McKenna, LLP, 88 Black  
Falcon Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200305273 A1 20030116 (WO 0305273)

Application: WO 2002US20739 20020701 (PCT/WO US0220739)

Priority Application: US 2001899905 20010706

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12391

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... desiring to purchase an item sold by a particular merchant calls the merchant on a **register** telephone. Before placing the order, the customer may inquire as to features of the desired...customer's telephone number and may also verify that the customer has sufficient funds to **pay** for the transaction and may, if desired, debit the **customer account** and credit the **merchant account**. Following authentication, the Facilitator may transfer the call back to the merchant for completion of ...

**14/3,K/12** (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00957092 \*\*Image available\*\*

**A PAYMENT SYSTEM**  
**SYSTEME DE PAIEMENT**

Patent Applicant/Assignee:

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states except: US)

Patent Applicant/Inventor:

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Legal Representative:

BALDWIN SHELSTON WATERS (agent), 60 Margaret Street, Sydney, NSW 2000, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200291249 A1 20021114 (WO 0291249)  
Application: WO 2002AU568 20020508 (PCT/WO AU0200568)  
Priority Application: AU 20014863 20010509

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 19976

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:

Detailed Description

Detailed Description

... the internet or via the telephone system. These mediums, in simple terms, allow for the **retailers** to issue **accounts** to their **customers** and allow **payments** via these mediums rather than in person. The BPay system gives the retailer collected data in the form of a statement that includes a **registered** number (customer number), date of payment and the amount paid. The customer receives a receipt...

14/3,K/13 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00928419 \*\*Image available\*\*

**SYSTEM AND METHOD FOR ELECTRONIC BILL PAY AND PRESENTMENT**

**SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT ELECTRONIQUES DE FACTURES**

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200261536 A2-A3 20020808 (WO 0261536)

Application: WO 2002US2526 20020130 (PCT/WO US0202526)

Priority Application: US 2001264681 20010130; US 2001814783 20010323

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD

SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4013

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Where the payment is made from the secondary DDA, step 312 notification may indicate that **payment** was made from the secondary account and not, for example, the primary credit card **account** that the **customer** payor **previously** selected. Of course, where it is determined in step 316 that the DDA also has...

14/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00924748

**NETWORK CHAT WITH INTEGRATED BILLING**

**BAVARDAGE EN RESEAU AVEC SYSTEME INTEGRE DE FACTURATION**

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**Patent and Priority Information (Country, Number, Date):**

Patent: WO 200257984 A1 20020725 (WO 0257984)  
Application: WO 2001US10113 20010327 (PCT/WO US0110113)  
Priority Application: US 2000192208 20000327; US 2001820271 20010327

**Designated States:** AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10357

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

**Claim**

... This is a sign and encrypt method.)

At the end of the billing session, the **client account** (credit card on  
file and/or other verifiable **payment** mechanisms) is billed directly to  
BSP's **merchant account**. Receipts are generated for both the business  
service provider and the end user. There are...

...copy) the PremiumChat system. After the system was successfully  
installed, he would be prompted to **register**. This process consists of  
applying for a merchant account or another method of collection of...

...session is 1 5 still active. At the end of the business chat session,  
the **client account** (credit card on file and/or other **payment**  
mechanisms) is billed directly to BSP's **merchant account**. Receipts

are generated for both the business service provider and the end user. There are...or value-added services selected. Optionally, each business service provider is required to have a **merchant account** so as to facilitate **payment** of a client directly to the business service provider. Similarly, the third party may optionally have a **merchant account** so as to facilitate **payment** from each business service provider thereto. During a billed communication session, either the business service...Chat database

Figure 2 - Client Signup

200 - Client logs on to system to open a **client account**. User fills in personal and **payment** mechanism (i.e. Credit Card, Debit Card) information (if applicable) as identified by PremiumCHAT.

2...

14/3,K/15 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00916627 \*\*Image available\*\*

METHOD FOR PROCESSING TRADE DATA, ESPECIALLY ELECTRONIC TRADE

PROCEDE DE TRAITEMENT DE DONNEES DE MARCHE, PARTICULIEREMENT DE MARCHE ELECTRONIQUE

Patent Applicant/Inventor:

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MARKSO Lars, Usserod Kongevej 31, 1, DK-2970 Horsholm, DK, DK (Residence)  
, DK (Nationality)

Legal Representative:

HOLME PATENT A S (agent), Vesterbrogade 20, DK-1620 Copenhagen V, DK,  
Patent and Priority Information (Country, Number, Date):

Patent: WO 200250726 A1 20020627 (WO 0250726)

Application: WO 2001DK834 20011218 (PCT/WO DK0100834)

Priority Application: DK 20001899 20001218; DK 200196 20010118; DK  
20011788 20011201

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)  
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SK (utility  
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Danish

Fulltext Word Count: 9446

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the above disadvantages are remedied.

A customer's trading with one or several suppliers is  
**registered** in one transaction record for every single  
transaction made by a customer with a supplier...

...credit card details or  
by issuance of an invoice to the customer, a request for  
**payment** is made to the customer to settle his **account** . When  
the **customer** 's **payment** is available, another review is made of  
the transaction records of a customer's trading with a  
supplier, where it is noted that **payment** has been made. The  
amount is transferred to a **supplier account** in a bank function  
in the trading network.

In many cases, a supplier associated with...

**14/3,K/16 (Item 12 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00907106 \*\*Image available\*\*

**METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE  
TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE**

Patent Applicant/Assignee:

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HWANG Byeong-Do, 102-406 Hyundai Apt., Gil-dong, Kangdong-gu, Seoul  
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US)

Legal Representative:

PARK Kyungwan (et al) (agent), #615, KCAT Bldg., 159-6, Samsung-Dong,  
Gangnam-Gu, Seoul 135-728, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241212 A1 20020523 (WO 0241212)

Application: WO 2001KR540 20010330 (PCT/WO KR0100540)

Priority Application: KR 200068770 20001118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 31953

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... 2105 and refund database 2107 are connected to the business server.

CATV home shopping company **registers** the articles for sale to the  
business server 2 1 0 1. The name of...

...having the structure shown in Fig. 4 by the business server when the  
article is **registered** . After the registration, the article information

and the purchasing ticket information for the articles for...

...sell the purchasing ticket to all customers regardless of the membership, or only to the **registered** member by referring the membership status. If the customer wants to **register** as a member, it is possible to **register** the customer as a new member. If a new member is **registered**, the membership information is recorded to the membership database 2104 as shown in Fig. 3...of the cooperate agency (financing agency or public institution) from the credit card or the **account** of the **purchaser** according to the selected **payment** method of the user. Related banking agencies performs fund transfer between related institution using banking...

...network.

92

The business server system 2101 generates a serial number of the purchasing ticket, **registers** the serial number to the serial number of the purchasing ticket field 1505 of the...

...The amount of available purchasing tickets are updated and broadcasted. As described, the business server **registers** the data to the related databases by the successive process, and then the business server...

...the sales database 2106 by inputting the result for each of the purchasing ticket and **registering** the winning number to the winning number field for each of the article code of...

...database 2105 to the

94

financing agency system. The financing agency received the indication of **payment** may transfer the article price to the **supplier** banking **account** opened in the financing agency, or the supplier may directly claims the article sale price...of selling articles in an electronic commercial trade, the method comprising the steps of (1) **registering** and displaying article information including purchasing ticket information in which the price of said purchasing...

...shopping mall is opened on said computer and information of the articles to sell is **registered** and displayed on said shopping mall in said step (1).

[Claim 61

The method of claim 5, wherein said articles **registered** on said shopping mall are displayed group-wise by field.

[Claim 71

The method of...

...computer grants a right to browse articles and purchase said purchasing tickets if said purchaser **registers** and logs in as a member of said shopping mall.

[Claim 81

The method of claim...

14/3,K/17 (Item 13 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00905319 \*\*Image available\*\*

REAL TIME ELECTRONIC PAYMENT SYSTEM USING CUSTOMER ELECTRONIC BILL PAYMENT

SYSTEM

SYSTEME DE PAIEMENT ELECTRONIQUE EN TEMPS REEL COMPRENANT UN SYSTEME DE  
PAIEMENT ELECTRONIQUE DES FACTURES CLIENT

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(Residence), CA (Nationality), (For all designated states except: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239400 A2-A3 20020516 (WO 0239400)  
Application: WO 2001CA1596 20011113 (PCT/WO CA0101596)  
Priority Application: US 2000709451 20001113

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4943

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... includes a function to automatically set up on the customer's Internet banking service a **payee account** for the **payment** manager 30. The aggregator module 34 thus logs in to the **customer's account** and requests, if permitted, that one of the bill **payment** payees **registered** for the customer be the payment manager 30. The can involve entering a lengthy transit and account number for the **payment** manager, and is thus convenient to automate., Since the manner in which a new **payee account** is established can be very different between institutions, the appropriate one of the customized modules 42 is used to execute the implementation of this new bill **payment payee account** set up.

The term "bill **payment** " is used herein to refer to a transfer of funds from an **account** of a **payer** to a predetermined account of a payee as a result of the payer's request...

14/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00887218 \*\*Image available\*\*

METHOD AND APPARATUS FOR A PORTABLE INFORMATION ACCOUNT ACCESS AGENT

PROCEDE ET SYSTEME DESTINES A UN AGENT D'ACCES A UN COMPTE D'INFORMATION  
PORTATIF

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

QUINE Jonathan Alan (et al) (agent), The Law Offices of Jonathan Alan  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200221404 A1 20020314 (WO 0221404)

Application: WO 2001US28150 20010906 (PCT/WO US0128150)

Priority Application: US 2000230341 20000906; US 2001852963 20010508; US  
2001852971 20010508; US 2001852979 20010508

Parent Application/Grant:

Related by Continuation to: US 2001852963 20010508 (CIP); US 2001852971  
20010508 (CIP); US 2001852979 20010508 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11767

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... a transaction comprising: providing a persistent graphical agent on a  
user device representing a credit/ **payment**

**account** ;

**registering** a **user** action relating said persistent graphical agent  
with an item indication

- presented on a computer; and...

14/3,K/19 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00879194 \*\*Image available\*\*

**PERSON-CENTRIC ACCOUNT-BASED DIGITAL SIGNATURE SYSTEM**

**SYSTEME DE SIGNATURE NUMERIQUE FONDE SUR UN COMPTE CENTRE SUR UNE PERSONNE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

WHEELER Anne M, One Canon Drive, Greenwood Village, CO 80111, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Fairview Road, Charlotte, NC 28219, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213455 A1 20020214 (WO 0213455)  
Application: WO 2001US41587 20010806 (PCT/WO US0141587)  
Priority Application: US 2000223076 20000804

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 49174

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... bill, Press 2 to schedule a payment due date for a new bill for a  
**registered** payee, Press 3 to **register** a new payee." The account holder  
1402 is then lead through a hierarchy of menu...00 on November 4, 1998,  
for a bill dated October 22, 1998, with reference to [ **Payee 1**]  
**customer** **account** number 012 003, using your **payment** account # 01 .  
If this is correct, please depress the number (#) key on your phone." If  
...  
...account holder 1402 had initially selected option 2 (to input a new bill  
for a **registered** payee), a proposed instruction could be: "You have  
requested that we schedule a payment due...  
...key on your phone." If the account holder 1402 had initially selected  
option 3 (to **register** a new payee), a proposed instruction could be:  
"You have requested that we add [Payee 1] to your list of **registered**  
payees. You have indicated that your customer account number with [Payee  
1] is 012 003...

14/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00876908 \*\*Image available\*\*

AN ELECTRONIC FUNDS TRANSFER SYSTEM USING CREDIT CARD SETTLEMENT AND  
FINANCIAL NETWORK INFRASTRUCTURE  
SYSTEME DE VIREMENT ELECTRONIQUE A L'AIDE D'UN REGLEMENT PAR CARTE DE  
CREDIT ET D'UNE INFRASTRUCTURE D'UN RESEAU FINANCIER

Patent Applicant/Assignee:

VCHEQ COM PTE LTD, 30 Cecil Street, #11-05/08 Prudential Towers,  
Singapore 049712, SG, SG (Residence), SG (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200211089 A1 20020207 (WO 0211089)  
Application: WO 2001SG153 20010720 (PCT/WO SG0100153)  
Priority Application: SG 20004310 20000731  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 8186

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... securing information supplied to said at least one business hub or  
business portal.

Suitably the **payment** security arrangement includes a security proxy for  
securing information identifying the **payer account**, the **payee**  
**account** and the funds for transfer.

Preferably the **payment** factory includes - an administration module for  
**registering** parties that wish to effect funds transfers by allocating a  
unique identifier to each party...

14/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00871901

**CREDIT SYSTEM**

**SYSTEME DE CREDIT**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200205193 A2 20020117 (WO 0205193)

Application: WO 2001US21953 20010712 (PCT/WO US0121953)

Priority Application: US 2000217721 20000712

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM



Publication Language: English  
Filing Language: English  
Fulltext Word Count: 12026

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... 154, along with vendor information (e.g., name, address, email  
address, login ID, password and payment method (credit card, etc.>>.

18

In addition to functions described above for the **user account** mgmt  
150, the vendor mgmt 154 may also maintain such information as the  
vendor's...

**14/3,K/22 (Item 18 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
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00856087

**METHOD FOR FACILITATING COMMERCIAL TRANSACTIONS**  
**PROCEDE FACILITANT LES TRANSACTIONS COMMERCIALES**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200188802 A2 20011122 (WO 0188802)

Application: WO 2001US10218 20010330 (PCT/WO US0110218)

Priority Application: US 2000572757 20000516

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3466

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... 15 if and when the amount pursuant to the specified invoice, has been  
transferred to **seller account** 25. If there are not sufficient funds  
available in **client account** 20 to **pay** the invoice and no **previous**  
arrangement to cover overdrafts has been established, transaction  
facilitator 15 will notify client 30 of...

**14/3,K/23 (Item 19 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT  
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00837975      \*\*Image available\*\*

**TRANSACTION HANDLING METHODS AND SYSTEMS**  
**PROCEDES ET SYSTEMES DE GESTION DE TRANSACTIONS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171633 A2 20010927 (WO 0171633)

Application: WO 2001US9452 20010323 (PCT/WO US0109452)

Priority Application: US 2000191454 20000323

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18121

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... information to a

financial institution. Information for a financial  
institution may include information on a **user's account**  
(e.g., **user's account registered** for making **payments** ),  
user's name, the **vendor's account** (e.g., **vendor's**  
**account registered** for receiving **payments** ), vendor's  
name, etc.

If desired, in some embodiments, the system  
may complete the transaction...vendor and a user for a predefined price.

A

transaction may sometimes involve transferring the  
**payment** between the user and the vendor (e.g.,  
transferring **payment** from the **user's registered account**  
on the system to the **vendor's register account** by a  
financial institution). Commercial transactions may  
also have an assigned price of \$0 Such...card company, debit card  
company,  
etc.) may be assigned by a registered user to transfer  
**payments** for transactions from the **user's account** to the  
**account** of the **vendor**. Information about the financial  
institution 78 may have been recorded when users  
**registered** to use transaction handling system 74.

System 74 may communication with a plurality of

financial...

14/3,K/24 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00826098 \*\*Image available\*\*

#### A NETWORK-BASED SYSTEM

#### SYSTEME BASE SUR UN RESEAU

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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CORCORAN Joseph Patrick, 9 Carysfort Grove, Blackrock, County Dublin, IE, IE (Residence), IE (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159635 A1 20010816 (WO 0159635)

Application: WO 2001IE22 20010212 (PCT/WO IE0100022)

Priority Application: IE 2000121 20000211

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE (utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12001

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... invention the merchant accounts server sends matching confirmation of the transaction acceptance message and the **payment** acceptance message to the merchant computer.

In another embodiment of the invention the **merchant accounts** server sends confirmation of the matching **payment** acceptance message and the transaction acceptance message to the **customer accounts** server.

Ideally **prior** to the customer accounts server sending the **payment** acceptance message, the customer accounts server causes the customer account to be debitedIn accordance with...

#### Claim

... the merchant computer.

5 A method as claimed in any preceding claim, in which the **merchant**

**accounts** server sends confirmation of the matching **payment** acceptance message and 2 0 the transaction acceptance message to the **customer** **accounts** server.

6 A method as claimed in any preceding claim, in which, **prior** to the customer **accounts** server sending the payment acceptance message, the customer **accounts** server causes...

**14/3,K/25 (Item 21 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK**

**PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146846 A2 20010628 (WO 0146846)

Application: WO 2000US35429 20001222 (PCT/WO US0035429)

Priority Application: US 99470030 19991222; US 99470041 19991222; US  
99470044 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

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Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... SWIFT, and

wire transfer

Straight through processing

o Enable "straight-through processing" through integration with **seller**  
's **accounts**

receivable and **buyer** 's **accounts** payable systems

Electronic bill presentment

o Bills will reliably be presented and **paid** in the agreed time frame  
electronically

and in full

Electronic shipping documentation

o Document management...

14/3,K/26 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00807452 \*\*Image available\*\*

**METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS**

**PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES**

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PETKA David, -, US, US (Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141032 A1 20010607 (WO 0141032)

Application: WO 2000US42323 20001129 (PCT/WO US0042323)

Priority Application: US 99168082 19991130

Designated States: AE AT AU BR BZ CA CH CN CU DE DK ES FI GB IL IN JP KR MA  
MX NO RU SE SG UA US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

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Fulltext Word Count: 31954

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... that the device is privileged to access the payer account. In these embodiments, a payee **payment** packet is formed that includes the **payer account** data, **payee account** data and a **payment** amount. The **payee account** data, like the **payer account** data, may be either a single account or a set of accounts with instructions as to how the **payment** is to be divided between the **accounts**. The **payee payment** packet is sent to the payer financial intermediary address. In some embodiments this step is...830, sending the payee payment packet to the payer financial intermediary address 840, and accepting **payment** from the payer financial intermediary 850. In this context, the payee **payment** packet includes the **payer**

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**account** data'. **payee account** data, and a **payment** amount. Although not required in all embodiments, the steps of Figure ...from the payer financial

1 5 intermediary 850. In this set of embodiments, the payee **payment** packet includes the PID control designation, the **payer account** data, the **payee account** data, and a **payment** amount. Because the PID control designation is included in the payee **payment** packet, the step of confirming that the PID control designation corresponds to a PID that

has been **registered** in the name of the payer, and is privileged to access the **payer account** 820, can be accomplished by some party that receives the payee **payment** packet. Additional embodiments corresponding to those described for the **prior** method by which a payer conveys a payment to a payee are applicable here.

Figure...

#### Claim

- ... has been registered in the name of the payer and is privileged to access the **payer account** ; forming a **payee payment** packet, the payee **payment** packet including: the **payer account** data; **payee account** data, corresponding to a **payee account** at a **payee** financial intermediary; and a **payment** amount; sending the payee **payment** packet to the payer financial intermediary address; and accepting payment from the payer financial intermediary...a payee, according to claim 69, wherein the payee does not have access to the **payer account** data.
100. A method by which a payer conveys a **payment** to a payee, comprising the steps of receiving a payee **payment** packet, the payee **payment** packet including: **payee account** data corresponding to a **payee account** at a **payee** financial intermediary; a **payment** amount; **payer account** data corresponding to a **payer account** at a **payer** financial intermediary; and a personal identifying device control designation, wherein the personal identifying device control...
- ...portable device that authenticates that a user of the device is privileged to make a **payment** from the **payer account** specified in the **payer account** data; and debiting the **payer account** by the **payment** amount plus a payer surcharge. 1 0 1. A method by which a payer conveys...a payee, according to claim 1 00, further including the step of transferring to the **payee account** the **payment** amount minus a payee surcharge.
- 88
- . A method by which a payer conveys a payment...
- ...personal identifying device authenticates that the user of the device is privileged to make a **payment** from the **payer account** by determining that a biometric sample collected from the user sufficiently matches a biometric template...
- ...the personal identifying device control designation corresponds to the personal identifying device that has been **registered** in the name of 1 5 the payer and is privileged to access the **payer account** . I 10. A method for a payer to convey a **payment** to a payee, comprising the steps of authenticating the payer to a personal identifying device...
- ...the device is privileged to use the device and is privileged to request that a **payment** be

charged to a **customer account** at a **customer** financial intermediary;  
transferring from the personal identifying device to an information  
processor;  
customer account data...

...transferring from the vendor to the information processor:  
vendor account data corresponding to a **vendor** account at a vendor  
financial intermediary and  
15 a payment amount;  
forming a vendor **payment** packet, including:  
the **customer account** data,  
the **vendor account** data, and  
the **payment** amount;  
sending the vendor **payment** packet to the customer financial  
intermediary  
address;  
debiting the **customer account** at the **customer** financial  
intermediary by the  
**payment** amount plus a customer surcharge; and  
crediting the **vendor account** at the **vendor** financial intermediary  
by the  
**payment** amount minus a vendor surcharge. 113. A method for a customer  
having a customer identity...the device is privileged to use the device  
and is privileged to request that a **payment** be  
15 charged to a **customer account** at a **customer** financial  
intermediary;  
sending **customer account** data to a receiver; and  
receiving acknowledgment that the transaction was approved.  
129. A method...

...to claim 137, wherein an inventory gatekeeper restricts access to the  
simulated inventory only to **registered** entities, and wherein the  
personal identifying device communicates identity data to the inventory  
gatekeeper, whereby...

...95  
. A method for interacting with a simulated inventory, according to claim  
140, wherein the **registered** entities are individuals or organizations  
and the identity data include information that uniquely identifies the...  
the device is privileged to use the device and is privileged to request  
that a **payment** be charged against a **payer account** at a **payer**  
97  
financial intermediary, whereupon the personal identifying device  
transmits signals  
that encode:  
payer account data...

...payee account data corresponding to a payee account at a payee  
financial intermediary and  
a **payment** amount;  
forms a payee **payment** packet that includes:  
the **payer account** data,  
the **payee account** data, and  
the **payment** amount;  
and sends the payee **payment** packet, either directly or indirectly, to  
the payer  
financial intermediary address-, and  
a financial intermediary component that receives the payee **payment**  
packet and transfers money from the **payer account** at the **payer**  
financial intermediary to the **payee account** at the **payee** financial  
intermediary. 158. A system by which a payer conveys a **payment** to a

payee, according to claim 157, wherein the personal identifying device authenticates that the user of the device is privileged to make a **payment** from the **payer account** by determining that a biometric sample collected from the user sufficiently matches a biometric template ...

...information processor are transmitted without wires. 160. A system by which a payer conveys a **payment** to a payee, according to claim 157, wherein the information processor verifies that **payer account** data is valid. 161. A system by which a payer conveys a **payment** to a payee, according to claim 157, further comprising:  
a certification repository database in which the personal identifying device is **registered** for use by the payer; and  
15 wherein the personal identifying device sends signals...

...that the personal identifying device control designation corresponds to the personal identifying device that is **registered** for use by the payer. 162. A system by which a payer conveys a payment...

...that the personal identifying device control designation corresponds to the personal identifying device that is **registered** for use by the payer with the use of a public key located in the certification repository database. 163. A system by which a payer conveys a **payment** to a payee, according to claim 161, wherein the information processor verifies that **payer account** data is valid.  
99

. A system by which a payer conveys a **payment** to a payee, according to claim 163, wherein the personal identifying device authenticates that the user of the device is privileged to make a **payment** from the **payer account** by determining that a biometric sample collected from the user sufficiently matches a biometric template...be taken by consulting a certification repository database in which the personal identifying device is **registered**. 172. A verification system, according to claim 169 wherein the actuator logs the user into...

14/3,K/27 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122



Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the notices and the requests. The schedule is transmitted to the manufacturers and the service **providers** utilizing the network in operation 1108.

In an embodiment of the present invention, the availability...AMA /CDR and other usage records

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Fecds the Financial Inftrastructure

Cross Network (Roaming) Location **Register** (Poficy Management)

Similar to the Home location **register** in the wlreless / cellular telepliony world. This functional component provides the required policies governing users...

...cross geographical boundaries. It keeps in constant contact with other 10 cross network location **registers** of the geographically dispersed but inter-connected networks, exchanging accounting, service feature profile and control...with a WAF content or electronic appliance provider when the user and/or her appliance **register** with such provider as a WAF installation and/or user. In such events, WAFF in...a process of order and purchase is conducted when all itenis to be purchased are **registered** on the list, as items to be purchased in the superinarket are once put into...add the item data to the list, and a function to change the item data **registered** in the list. In one embodiment of the present invention, the shopping basket main body...privacy policy)  
Accepts notification of legal questions or issues  
Provides media kits  
Allows users to **register** for branding usage  
Legal notices and policies are displayed by the content channels component of...  
...and !ssues are accepted and stored for later reply. A user is also allowed to **register** for branding usage. Media kits may be provided.

WEB APPLICATION SERVICES TO MANAGE CUSTOMER RELATIONSHIPS...offline needs.

EVENTS, CALENDARING, AND REGISTRATION

Offers user the ability to view upcoming events and **register** for them online

Checks identity of user to authorize registration

Checks for relevant events based...

...notifies users

Sends out notices to remind users of upcoming events for which user has

**registered**

Maintains calendar of events and administration of calendar  
Integrates with commerce functions to provide fee...

...the present invention includes a calendar of events, a notification service, and a way to **register** for upcoming events. Relevant events are selected based on the profile of a user and...

...user to

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remind the user of the event for which he or she has **registered**. The registration function is integrated with commerce functions to permit fee-based registration capabilities, such...

14/3,K/28 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00792482 \*\*Image available\*\*

**AUTOMATED NEGOTIATION AND TRADE DEAL IDENTIFICATION IN SALE AND EXCHANGE  
BASED TRANSACTIONS**

**NEGOCIATION INFORMATISEE ET IDENTIFICATION D'OPERATIONS COMMERCIALES DANS  
DES TRANSACTIONS BASEES SUR LES VENTES ET LES ECHANGES**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200125995 A1 20010412 (WO 0125995)

Application: WO 2000US26845 20000929 (PCT/WO US0026845)

Priority Application: US 99157318 19991001; US 2000676051 20000928

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8714

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... transaction by letting two partners of a cash-based transaction  
determine the details of cash **payment** arrangement.

**3.2 Credit-based Transaction**

In a credit-based transaction, a **buyer** 's credit **account** is charged  
with the amount that a seller's credit account is credited with. In one  
embodiment, each **registered** user is entitled to have an online trade  
credit card with certain credit limit. This...

14/3,K/29 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00777981 \*\*Image available\*\*

**METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD WIDE WEB**

**PROCEDE ET SYSTEME PERMETTANT DE FAIRE DES PAIEMENTS ELECTRONIQUES ANONYMES SUR LE WEB**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111515 A2 20010215 (WO 0111515)

Application: WO 2000US14603 20000530 (PCT/WO US0014603)

Priority Application: US 99136714 19990528

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12439

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and sends it to the merchant. In its instabug model, the user establishes a pre- **paid** instabug **account** . **Buyers** hit the " **pay** " button on the World Wide Web page to transfer the funds from their **accounts** to the **merchant** 's CyberCoin cash **register** .

DigiCash

DigiCash's electronic cash, called eCash, is paperless money that can be transferred on...

14/3,K/30 (Item 26 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00772933 \*\*Image available\*\*

**TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE**  
**TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE SIGNATURE AUDIO**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106440 A1 20010125 (WO 0106440)

Application: WO 2000US19977 20000720 (PCT/WO US0019977)

Priority Application: US 99357718 19990720

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6125

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... such tokens is to identify both the user and the financial account  
being accessed to **pay** for the transaction, while textually or  
graphically notifying to the consumer which **merchant** or banking  
**account** they are accessing. While the bionietric component of a  
tokenless transaction accomplishes the former, this...

...The invention discloses a tokenless biometric identification computer  
system comprising at least a database containing **registered** biometric  
samples of users. A comparator compares a bid biometric sample of a user  
to at least one **registered** biometric sample wherein the bid biometric  
sample is obtained directly from the user during an...bid biometric  
sample from the user's person and comparing the bid biometric sample to  
**registered** biometric samples to produce a successful or failed  
identification of the user. A stored audio signature associated with a  
transaction processor entity is **registered** with the identification  
computer system. An analog or digital signal from the stored audio  
signature...

...use any man-made personalized tokens during the identification processes  
after the user has initially **registered** with the identification system.  
An electronic credit account is defined as an account that allows...  
public key encryption. Additionally, in an embodiment, terminal 4 has  
memory unit 12 that stores **registered** audio signatures. Each  
**registered** audio signature is associated with an audio signature code,  
and each transaction processor audio signature...

...biometric input apparatus 2. Each terminal preferably has a unique  
hardware identification code that is **registered** with the DPC 8. This  
makes the terminal uniquely identifiable to the DPC in all...

...transaction is determined using a comparator engine 30 which compares a bid biometric sample against **registered** biometric samples of users. As seen in Fig. 1, in a preferred embodiment of the...

...signature code to the terminal 4. The audio signature code is then matched against the **registered** audio signature codes residing on memory device 12. If a match occurs the terminal 4...declined."

#### Registration

User and transaction processors that wish to conduct an electronic transactions must first **register** with the tokenless authorization system. A user must **register** at least one biometric or a biometric-PIN. Transaction processors **register** at least one transaction processor audio signature that is associated with an audio signature code ...

...or hardware identification code uniquely identifies the terminal to the DPC. The users must also **register** the appropriate electronic account information, such as a checking, a rewards, or a credit card account, for crediting and debiting of their electronic accounts. To **register**, a user submits a registration biometric sample obtained from their physical person by the terminal...

...user.

In an alternative embodiment of the identification computer system, during user registration, the user **registers** at least one user debit/credit account and assigns an ...signature is to be stored on memory unit 12, and played back to the user.

#### **Registered Audio Signature**

An audio signature is a series of notes, such as a MIDI sequence...

...user. The DPC 10 identifies the user by comparing the bid biometric sample to the **registered** biometric samples. Upon successful identification of the user, the DPC retrieves the list of credit/debit accounts that the user has previously **registered** with the system, and transmits this list back to the user. As the account is...

...by at least one transaction processor such as a bank, which is identified to and **registered** with the DPC, the audio signature code for that transaction processor is retrieved without the...

...transaction processor resides on the terminals memory unit 12. If not, the DPC retrieves the **registered** audio signature for the transaction processor together with the audio signature code for that transaction...

...the funds will be drawn. In the event that only one credit/debit account was **registered**, that account will be automatically selected by the tokenless authorization system. The transaction amount is then entered into the terminal, either using an electronic cash **register** or manually, by a payee. The user then either approves or cancels the transaction using...

14/3,K/31 (Item 27 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00771307 \*\*Image available\*\*

METHOD AND SYSTEM FOR MANAGING AND CONDUCTING A NETWORK AUCTION

PROCEDE ET SYSTEME DE GESTION ET DE CONDUITE D'UNE VENTE AUX ENCHERES SUR

**RESEAU**

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200104816 A1 20010118 (WO 0104816)

Application: WO 2000US18582 20000707 (PCT/WO US0018582)

Priority Application: US 99143021 19990709

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8310

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... prompting the registered buyer of the at least one good to select a  
buyer's **payment** account and the **registered** seller of the at least one  
good to select a

**seller 's payment account ; and**

facilitating settlement between the **buyer payment account** and the

**seller payment account .**

11 The method according to claim 10, wherein registering potential  
buyers and sellers for the...

**14/3,K/32 (Item 28 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00769488 \*\*Image available\*\*

**METHOD AND SYSTEM FOR SUBMITTING BIDS**

**PROCEDE ET SYSTEME DE PRESENTATION DE SOUMISSIONS**

Patent Applicant/Assignee:

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(Designated only for: US )

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200103022 A1 20010111 (WO 0103022)

Application: WO 2000AU777 20000630 (PCT/WO AU0000777)

Priority Application: AU 991313 19990630

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 31236

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... amount. Each bid is associated with an auction customer 505.

The auction provider 500 has **registered** customers 505, each with a  
unique identifier. The name and description of a customer derive...

...auction item purchased through the auction system is handled directly  
between the buyer and the **seller**. **Account payments** 518 are  
associated directly with the **customer account** 517.

The most common **payment** methods are shown in Figure 49. The set of  
**payment** methods 519 supported by a particular provider is specific to  
that provider, and. may be...

14/3,K/33 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00769487 \*\*Image available\*\*

**METHOD AND SYSTEM FOR SEEKING BIDS**

**PROCEDES ET SYSTEMES DE RECHERCHE D'OFFRES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200103021 A1 20010111 (WO 0103021)  
Application: WO 2000AU776 20000630 (PCT/WO AU0000776)  
Priority Application: AU 991313 19990630  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 31155

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... amount. Each bid is associated with an auction customer 505.

The auction provider 500 has **registered** customers 505, each with a unique identifier. The name and description ...auction item purchased through the auction system is handled directly between the buyer and the **seller** . **Account payments** 518 are associated directly with the **customer account** 517.

The most common **payment** methods are shown in Figure 49. The set of **payment** methods 519 supported by a particular provider is specific to that provider, and may be...

14/3,K/34 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00767660 \*\*Image available\*\*

**METHOD AND SYSTEM FOR SHARING COOKIE INFORMATION DURING INTERNET TRANSACTIONS**

**PROCEDE ET DISPOSITIF DE MISE EN COMMUN D'INFORMATIONS TEMOINS PENDANT DES OPERATIONS SUR INTERNET**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200101280 A2 20010104 (WO 0101280)

Application: WO 2000US17858 20000628 (PCT/WO US0017858)

Priority Application: US 99141905 19990630; US 99451469 19991130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG



SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10099

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... MV-CS, the system can take optimum advantage of the situation where the merchant has **registered** with the central server, and the client/user has **registered** with the central server, but the client/user has not previously contacted the merchant server...user views the collection of items placed in the shopping cart, even if from different **merchant** sites; "View **account** " wherein the **user** can view the status of their account (e.g. billing, **payment** , etc.); "View my order history" wherein the user can view when orders are placed, or...

14/3,K/35 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 \*\*Image available\*\*

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT  
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US 2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

#### Claim

... a secure method for purchasing products over the Internet. The closed system includes only a **registered** buyer's computer50, a **registered** seller server51, the commerce gateway52 (administered by the provider of the virtual payment system) and...

...52 and the credit processing server 53, the closed system of the present invention allows **registered** buyers to purchase products from **registered** sellers without transferring sensitive account information to the sellers over the Internet. In order to...

...member of 5 the virtual payment system of the present invention, a buyer becomes a **registered** user by obtaining a virtual payment account. FIGURE 7 illustrates the actions taken by the...

...52, the credit processing system 53, and the credit bureau 58 to create a virtual **payment account** for a **buyer**. The interactions of the various components are illustrated and described in detail later for various...virtual payment account Web site located at the commerce gateway 52 or indirectly from a **registered** seller site located at the seller server 5 1. Once the request I 00 for...It will be appreciated that in other embodiments, reward points could accrue to individual sub-accounts, if the **buyer** so desires. Reward or reward points can later be used, for example, to make a **payment** for a purchase, to receive seller discounts, to purchase frequent flyer miles, etc. It will...

...appreciated that a similar process is performed for a seller to become an authorized or **registered** seller. In one embodiment, a seller can apply to become a participant by completing an...

...provider. Since a seller is selling a product to a buyer who has a virtual **payment account**, the **seller** will not have sub-accounts in the same sense that a **buyer** has sub-accounts. However, a **seller** selling different types of data can have different accounts. For example, a book store may...

...certificate is installed on the seller's computer 51 to identify the seller as a **registered** seller in the virtual payment system. The digital certificate is used in combination with a...

...security. It will be appreciated, as described earlier, that a seller can apply for a "**buyer**" **account**. In other words, a seller can purchase products as the owner of a virtual **payment account**.  
Digital Securit  
The illustrated embodiment also allows a buyer to create a custom package  
...

...then used in subsequent transactions as a unique credential to identify the buyer as a **registered** holder of a virtual payment account. In an actual embodiment of the present invention, a buyer or seller is identified as a **registered** user of the virtual ...FIGURE 13 and described next. The buyer authenticator 65 determines whether a buyer is a **registered** holder of a virtual payment account or put another way, a **registered** participant in the closed virtual payment system of the present invention. The logic of FIGURE...a test is made to determine if the buyer wishes to apply for a virtual **payment account** . If the **buyer** wishes to apply for a virtual **payment account**, the logic proceeds to a block 260, in which the buyer is allowed to...

...applies for a virtual payment account. It will be appreciated that applying for a virtual **payment account** can be invoked by a **buyer** requesting an **account** directly from the commerce gateway 52 or by a buyer who is not **registered** attempting to order a product from a **registered** seller. In either case, the logic for applying for a virtual payment account via a...to the financial institution 59. The financial institution funds the transactions into the commerce gateway **provider's account** . The commerce gateway provider takes its percentage and **pays** the sellers their portion. The financial institution 59 waits for their billing cycle, e.g...system 94 as shown in FIGURE 22. A refund applied to a buyer's virtual **payment account** causes the **buyer's** balance to decrease by the amount of the **payment** . Still referring to FIGURE 26, after the transaction server 84 has processed the refund transaction...

14/3,K/36 (Item 32 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761423

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY**

**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY  
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
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Fulltext Word Count: 150133

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... through a  
unified view.  
Product6 AdminSuite -- suite of tools for  
administering distributed systems and managing **user accounts** ,  
hosts, groups, administrative data, printer, file system, disk and  
serial ports.

Product5 j Software- browser...data items specified in the data  
requirements section. Data and time stamps should be automatically  
**registered** and Incident and Request management staff should have access  
to display all open incidents and...

**14/3,K/37** (Item 33 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00753798 \*\*Image available\*\*

**ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE**

Patent Applicant/Assignee:

SPENDCASH COM INC, Suite 1401, 90 William Street, New York, NY 10038, US,  
US (Residence), US (Nationality)

Inventor(s):

RICHELSON Elliott Jason, Apt. 1-F, 25 Cornelia Street, New York, NY 10014  
, US,

REDDY Benjamin I, 6th Floor, 135 Grand Street, New York, NY 10013, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &  
Dunner, L.L.P., 1300 I Street N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067178 A2 20001109 (WO 0067178)

Application: WO 2000US11854 20000503 (PCT/WO US0011854)

Priority Application: US 99132385 19990504

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11581

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... and sends it to the vendor. In the "Instabug" model, the consumer establishes a pre- **paid** Instabug **account** . **Buyers** hit the "**pay**" button on the instabug web page to transfer the funds from their **accounts** to the **vendor** 's CyberCoin cash **register** .

DiRiCash

DigiCash's (www.di6cash.com) electronic cash, called eCash, is paperless money that can...

14/3,K/38 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00743961 \*\*Image available\*\*

**FINANCIAL PAYMENT METHOD AND MEDIUM**

**PROCEDE ET SUPPORT DE PAIEMENT FINANCIER**

Patent Applicant/Assignee:

PACIFICA GROUP INC, 1188 Bishop Street, Suite 3512, Honolulu, HI 96813,  
US, US (Residence), -- (Nationality)

Inventor(s):

BRADEN Wythe, 211 Luika Place, Kailua, HI 96734, US  
HSIEH Patrick, 7122 Hawaii Kai Drive, #82, Honolulu, HI 96825, US

Legal Representative:

LIEB Stephen J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New  
York, NY 10103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057330 A1 20000928 (WO 0057330)

Application: WO 2000US7420 20000320 (PCT/WO US0007420)

Priority Application: US 99272120 19990319

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 13173

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... value readily available in the seller's electronic account in order to make online purchase **payments** or refunds.

Specifically, the seller's electronic account is the mirror image of the **buyer** 's electronic **account register** . The **seller** 's electronic **account register** is a highly graphical log which has the "look and feel" of a checkbook. The **register** contains columns for displaying fields of information for one or more of, among other things...

...All credits or remittances which affect the electronic account are recorded in the electronic account **register** , and all of the column items. with the exception of the seller notes, are  
19...

...the treasurer or controller) possessing the account I 0 number and password can then make **payments** out of this seller's **buyer** electronic **account** .

This two-step process ensures that the "need to know" and control of monetary value...

14/3,K/39 (Item 35 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00736218 \*\*Image available\*\*

**METHOD AND APPARATUS FOR CONDUCTING COMMERCE BETWEEN INDIVIDUALS**  
**PROCEDE ET APPAREIL PERMETTANT D'EFFECTUER DES OPERATIONS COMMERCIALES**  
**ENTRE INDIVIDUS**

Patent Applicant/Assignee:

VISA INTERNATIONAL SERVICE ASSOCIATION, 900 Metro Center Boulevard,  
Foster City, CA 94404, US, US (Residence), US (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor:

MATSUDA Paul J, 220 Hazel Avenue, Mill Valley, CA 94941, US, US  
(Residence), US (Nationality), (Designated only for: US)  
PERRY Sarah E, 220 Hazel Avenue, Mill Valley, CA 94941, US, US  
(Residence), US (Nationality), (Designated only for: US)  
WILK Tracy L, 417 Sylvan Avenue, San Mateo, CA 94404, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

SCOTT Jonathan O (agent), Beyer Weaver Thomas & Nguyen, LLP, P.O. Box  
130, Mountain View, CA 94042-0130, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049554 A2 20000824 (WO 0049554)

Application: WO 2000US4348 20000218 (PCT/WO US0004348)

Priority Application: US 99135103 19990219; US 99352468 19990714

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9786

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... shipping the goods. The amount of the purchase is directly credited to  
seller's designated **payment** card account (i.e., the **payment** card  
**account** that the **seller** **registered** with transaction server 21 0 in  
the registration process of Fig. 3). To credit the...

14/3,K/40 (Item 36 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00732014 \*\*Image available\*\*

**SYSTEM FOR TRANSMITTING A NOTICE OF ARRIVAL**  
**SYSTEME DE TRANSMISSION D'UN AVIS D'ARRIVEE**

Patent Applicant/Assignee:

PAYWAY OY, Porttitie 16, FIN-02180 Espoo, FI, FI (Residence), FI  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HARJU Heikki, Mariankatu 20 A 34, FIN-48100 Kotka, FI, FI (Residence), FI  
(Nationality), (Designated only for: US)

ILEN Tero, Kalastajankatu 5, FIN-48910 Kotka, FI, FI (Residence), FI  
(Nationality), (Designated only for: US)

Legal Representative:

KOLSTER OY AB, Iso Roobertinkatu 23, P.O. Box 148, FIN-00121 Helsinki, FI

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045351 A1 20000803 (WO 0045351)

Application: WO 2000FI51.20000126 (PCT/WO FI0000051)

Priority Application: FI 99143 19990126

Designated States: AE AL AM AT

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 6154

...International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... s account for the sum of the bill. This sum is later credited to the  
**seller 's account** . At the same time the account **register** signals that  
the

**payment** has succeeded by transmitting an acknowledgement message. The  
information on the successful payment is further...

14/3,K/41 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00330502 \*\*Image available\*\*

NETWORK SALES SYSTEM

SYSTEME DE VENTE SUR RESEAU INFORMATIQUE

Patent Applicant/Assignee:

OPEN MARKET INC,

Inventor(s):

PAYNE Andrew C,

STEWART Lawrence C,

MACKIE David J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9613013 A1 19960502

Application: WO 95US13723 19951024 (PCT/WO US9513723)

Priority Application: US 94328133 19941024

Designated States: JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 9851

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... wherein said payment computer is  
programmed to check said settlement database, upon  
receipt of said **payment** message, to determine whether

said **user account** has **previously** purchased a product  
associated with said domain identifier.  
19e A network-based sales system in...

...determine an actual payment amount for said  
product identified by said product identifier in said  
**payment** message based on whether said **user account** has  
25 **previously** purchased a product associated with said  
domain identifier.  
20\* A network@based sales system in...



Set	Items	Description
S1	7	AU=(POLLIN R? OR POLLIN, R?)
S2	47060	PAYMENT? OR PAYING OR PAY OR PAYS OR PAID
S3	53679	ACCOUNT? ?
S4	592670	REGISTER? OR UNREGISTER?
S5	752955	PAYER? ? OR CUSTOMER? OR CLIENT? OR USER? ? OR BUYER? OR P- URCHASER? OR USER? OR PEOPLE OR PERSON? ?
S6	1075922	PAYEE? ? OR SELLER? ? OR RETAILER? OR DEALER? OR AGENT? ? - OR SUPPLIER? OR PRODUCER? OR MANUFACTURER? OR MERCHANT? OR VE- NDOR? OR TRADER? OR PROVIDER?
S7	3799	S5(2N)S3
S8	644	S6(2N)S3
S9	237	S7 AND S8
S10	3	S1 AND S9
S11	149	S9 AND S2
S12	10	S11 AND (PREVIOUS? OR PRIOR OR UNKNOWN)
S13	186	S7(25N)S8
S14	65	S13(15N)S2
S15	73	S10 OR S12 OR S14
S16	63	S15 AND IC=G06F-017/60

? show file

File 344:Chinese Patents Abs Aug 1985-2004/May  
(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2004/Feb(Updated 040607)  
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200438  
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209  
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16/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07949656 \*\*Image available\*\*  
ALTERNATE PAYMENT SYSTEM FOR SERVICE CHARGE AND LIKE

PUB. NO.: 2004-062415 [JP 2004062415 A]  
PUBLISHED: February 26, 2004 (20040226)  
INVENTOR(s): KIMURA KAZUNOBU  
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD  
APPL. NO.: 2002-218308 [JP 2002218308]  
FILED: July 26, 2002 (20020726)  
INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To enable a participating provider providing advertisements to pay the financial institution service charges felt to be a burden by consumers back to the consumers.

SOLUTION: This system comprises an advertisement distribution/alternate payment contract management server 106 which lets a financial institution 101 manage a contract for advertisement distribution and/or alternate payment made between the financial institution 101 and the participating provider 103; a net banking site/ATM management server 105 which manages the online services of a net banking site 111 or ATMs 112; an alternate payment determination management server 108 which allows the participating provider 103 distributing advertisements to determine if a contract for alternate payment has been made with a customer; and an account management server 107 by which financial service charges are debited from the provider's account.

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16/5/2 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07339410 \*\*Image available\*\*  
SYSTEM AND METHOD FOR ELECTRONIC COMMERCE

PUB. NO.: 2002-207901 [JP 2002207901 A]  
PUBLISHED: July 26, 2002 (20020726)  
INVENTOR(s): KANEMICHI TOSHIKI  
YOSHIDA HIDEYUKI  
SHIDA TAKEHIKO  
TAKASE HIROSHI  
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD  
APPL. NO.: 2001-337767 [JP 2001337767]  
FILED: November 02, 2001 (20011102)  
PRIORITY: 2000-340741 [JP 2000340741], JP (Japan), November 08, 2000  
(20001108)  
INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic commerce system which makes it possible to buy an article matching the actual taste of a famous person while protecting the privacy of the famous person.

SOLUTION: The electronic commerce system 100 which rearranges article information to be distributed to a buyer's terminal 103 (105) according to

the taste of a buyer by using a personal profile wherein various keywords included in the article information and evaluated values corresponding thereto are registered so that the evaluated values are already learnt according to the taste of the buyer and **pays** for an article to a **seller** from an **account** that the **buyer** specifies when the article is ordered according to the rearranged article information orders the article according to the article information distributed to one buyer (e.g. general person) who operates a buyer's terminal 105 by using the personal profile of another buyer (e.g. famous person) who operates the buyer's terminal 103.

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**16/5/3 (Item 3 from file: 347)**

DIALOG(R)File 347:JAPIO

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07281729 \*\*Image available\*\*

ELECTRONIC SETTLEMENT SYSTEM AND ELECTRONIC SETTLEMENT METHOD

PUB. NO.: 2002-150195 [JP 2002150195 A]  
PUBLISHED: May 24, 2002 (20020524)  
INVENTOR(s): MIZUMOTO SHINTARO  
APPLICANT(s): YAFOO JAPAN CORP  
APPL. NO.: 2000-344322 [JP 2000344322]  
FILED: November 10, 2000 (20001110)  
INTL CLASS: **G06F-017/60** ; H04L-009/08; H04L-009/32

#### ABSTRACT

PROBLEM TO BE SOLVED: To safely and surely settle a price on a network without using a credit card.

SOLUTION: A user downloads an exclusive enciphering program to a user terminal 14 from a settlement server 10. When ordering the purchase of a commodity by a seller server 12, an enciphered code is generated by inputted a commodity name and a purchase price to the enciphering program. The generated enciphered code is respectively transmitted to the settlement server 10 and the seller server 12 from the user terminal 14. The seller server 12 transfers the transmitted enciphered code to the settlement server 10. The settlement server 10 performs processing for **paying** the price to the **account** of a **seller** by subtracting the price from the **account** of a **buyer** as long as the enciphered code from the user terminal 14 coincides with an enciphered code from the seller server 12.

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**16/5/4 (Item 4 from file: 347)**

DIALOG(R)File 347:JAPIO

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07195118 \*\*Image available\*\*

SETTLEMENT SYSTEM

PUB. NO.: 2002-063523 [JP 2002063523 A]  
PUBLISHED: February 28, 2002 (20020228)  
INVENTOR(s): SENBA OSAMU  
APPLICANT(s): ISOLA BARRIER FREE CO LTD  
APPL. NO.: 2000-250752 [JP 2000250752]  
FILED: August 22, 2000 (20000822)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To make easily and surely usable a system for CtoC electric commercial transaction at home.

SOLUTION: This system is equipped with a 1st storage means which stores virtual money account information on a buyer and a seller, a 2nd storage means which stores information on the ordering of a commodity by the buyer, a database managing means which manages the information stored in the 1st and 2nd storage means, a deposit account managing means which manages a clearance deposit account where funds **paid** by the buyer are pooled and the deposit **account** of the **seller**, and a commodity delivery managing means which instructs a home deliverer to collect the commodities from the seller and deliver it to the **buyer**. The deposit **account** managing means secures the virtual money with the funds pooled in the clearance deposit account.

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16/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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07164306 \*\*Image available\*\*

INFORMATION PROTECTION METHOD AND SYSTEM

PUB. NO.: 2002-032690 [JP 2002032690 A]

PUBLISHED: January 31, 2002 (20020131)

INVENTOR(s): FUKUDA HIDETO

APPLICANT(s): MARIN CORPORATION KK

APPL. NO.: 2000-216052 [JP 2000216052]

FILED: July 17, 2000 (20000717)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To establish transaction without giving personal information (information desired to be secret from the third party) such as a credit number, etc., to a sales store.

SOLUTION: A trust managing code is circulated in stead of the credit card number to establish sales. To put it to the concrete, processing like the next is carried out. The contents of transaction between a purchaser and a seller are transmitted to a settling server from a personal computer 3. The server 1 issues the trust managing code with respect to the transaction and transmits it to the personal computer 3. The purchaser transmits the trust managing code to the server 2 of the seller with authorized ordering data of merchandise from the personal computer 3. The server 2 transmits the trust managing code to the server 1, which confirms whether the trust managing code is authorized or not. The server 1 performs **payment** processing to the **account** of the **seller** and performs **paying** processing to the **account** of the **purchaser**.

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16/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07139563      \*\*Image available\*\*

SALES TRANSACTION SYSTEM IN MOBILE COMMUNICATION NETWORK, SALES TRANSACTION  
METHOD IN MOBILE COMMUNICATION NETWORK, AND SERVER FOR SALES TRANSACTION

PUB. NO.:        2002-007935 [JP 2002007935 A]  
PUBLISHED:      January 11, 2002 (20020111)  
INVENTOR(s):    REIJO RAIKONEN  
APPLICANT(s):   ALDATA SOLUTIONS OYJ  
APPL. NO.:      2001-136260 [JP 2001136260]  
FILED:          May 07, 2001 (20010507)  
PRIORITY:       00 568591 [US 2000568591], US (United States of America), May  
                 11, 2000 (20000511)  
INTL CLASS:     G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an m-commerce system requiring no transfer  
of the information concerning a customer.

SOLUTION: This m-commerce system 100 stores a virtual bank account for each  
customer joined in the system. The account shows the payability of the  
customer. This system also stores information on customers and sellers  
joined to the system. This system receives the inquiry for payability sent  
by a seller through a mobile communication network. In reply to this  
inquiry, the m-commerce system 100 checks whether the customer is payable  
to a purchased product or not. When the payability is judged, a commercial  
server 12 transmits a sales message including all details of the  
transaction concerned. In reply to this sales message, the m-commerce  
system 100 starts data processing. During this processing, the money is  
**paid** to the **account** of the **seller** and subtracted from the **account**  
of the **customer**, and statistical and necessary databases are renewed.

COPYRIGHT: (C)2002,JPO

16/5/7        (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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06656873      \*\*Image available\*\*

METHOD AND SYSTEM FOR **PAYING** PRICE

PUB. NO.:        2000-242696 [JP 2000242696 A]  
PUBLISHED:      September 08, 2000 (20000908)  
INVENTOR(s):    ANDO KOICHI  
                 SUGIYAMA SHINICHI  
                 FUNAHASHI TAKAYUKI  
                 YAMAMOTO TAIZO  
                 OKANO YASUHISA  
APPLICANT(s):   SANWA BANK LTD  
APPL. NO.:      11-040879 [JP 9940879]  
FILED:          February 19, 1999 (19990219)  
INTL CLASS:     G06F-017/60 ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To enable a user to **pay** the purchase price from a  
**user** 's bank **account** which the **user** has at the financial institution  
by using a terminal device placed outside an office of the financial  
institution.

SOLUTION: This system has a process for making a buyer input information of

a payee, the amount due and codes **previously** given corresponding to each **payment** item, a fund transfer process at which the fund which is as same amount as the amount due is transferred from the **buyer** 's bank **account** to the **payee** 's bank **account** by the financial institution on basis of the **payment** information and a reception information notice process which notifies the payee of the reception information and the code information after the fund transfer process is performed.

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16/5/8 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

016164192 \*\*Image available\*\*  
WPI Acc No: 2004-322079/200430  
XRPX Acc No: N04-256508

**Money transaction method involves authenticating signature of bank in message for decoding another message to specify seller for transferring money from purchaser to seller**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004102527	A	20040402	JP 2002261784	A	20020906	200430 B

Priority Applications (No Type Date): JP 2002261784 A 20020906

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2004102527	A		11	G06F-017/60	

Abstract (Basic): JP 2004102527 A

NOVELTY - The purchaser is authenticated by the server in bank A, with the pin code contained in message received from purchaser terminal. If authentication is normal, the signature of bank A is transmitted to bank B. If authentication of bank A by bank B is normal, the specified amount of money is **paid** from the **purchaser account** to **seller account** after transmitting signature of bank B to seller.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) money transaction system; and
- (2) money transaction program.

USE - For transaction of money to seller account from purchaser account.

ADVANTAGE - The purchaser is enabled to purchase goods and perform related transaction without revealing his identity.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram explaining the anonymity payment process. (Drawing includes non-English language text).

pp; 11 DwgNo 1/6

Title Terms: MONEY; TRANSACTION; METHOD; AUTHENTICITY; SIGNATURE; BANK; MESSAGE; DECODE; MESSAGE; SPECIFIED; TRANSFER; MONEY; PURCHASE  
Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04L-009/32

File Segment: EPI

16/5/9 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

016123423     \*\*Image available\*\*  
WPI Acc No: 2004-281299/200426  
XRPX Acc No: N04-222954

**Electronic payment method e.g. for e-commerce, involves directing electronic credit/debit to/from payer account , depending on selected transaction mode**

Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)

Inventor: DREYER H D

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040049456	A1	20040311	US 2002234533	A	20020905	200426 B

Priority Applications (No Type Date): US 2002234533 A 20020905

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20040049456	A1	24	G06F-017/60	

Abstract (Basic): US 20040049456 A1

NOVELTY - A **payment** request is received from a payer such as financial institution. An electronic credit and debit from **payer account** , are directed to/from payee according to electronic crediting mode selected, based on **payee deposit account** number, universal **payment** identification code (UPIC) **unknown** to payer, and assigned by different entity or request receiving entity and remittance network identifier of payee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) electronic **payment** agency system; and
- (2) database storing information for identifying electronic **payment** payee.

USE - For electronic **payment** processing using UPIC/universal routing and transit number (RTN) code on behalf of payer such as merchants of electronic company, home mortgage lender, financial institution and also individual, business of an organization in e-commerce application.

ADVANTAGE - The **payment** are directed to payee using selective electronic crediting mode, without the payer intervention, and thus rich remittance data is delivered in detail using URT/UPIC codes.

DESCRIPTION OF DRAWING(S) - The figure shows the sequence diagram for the consumer database creation process.

pp; 24 DwgNo 1/11

Title Terms: ELECTRONIC; **PAY** ; METHOD; DIRECT; ELECTRONIC; CREDIT; DEBIT;

**PAY** ; ACCOUNT; DEPEND; SELECT; TRANSACTION; MODE

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

16/5/10     (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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016111067     \*\*Image available\*\*  
WPI Acc No: 2004-268943/200425  
Related WPI Acc No: 2003-731335; 2003-831301; 2003-831302; 2004-070195  
XRPX Acc No: N04-212747

**Transaction processing method using debit instruments, involves effecting transfer of funds from purchaser account to vendor account in accordance with partial shipment notified by vendor**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MASCAVAGE J J; WEICHERT M M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040064405	A1	20040401	US 2002262530	A	20020930	200425 B

Priority Applications (No Type Date): US 2002262530 A 20020930

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20040064405	A1	15	G06F-017/60	

US 20040064405 A1 15 G06F-017/60

Abstract (Basic): US 20040064405 A1

NOVELTY - A **payment** information including debit information identifying a **purchaser account** and **vendor account** associated with the purchaser and vendor, respectively is received from purchaser. The notification from the vendor of a partial shipment is received as per the transaction. The transfer of funds is effected from the purchaser account to the vendor account in accordance with the partial shipment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer system for processing transaction between vendor and purchaser;

(2) method for processing transaction with purchaser; and

(3) computer system for processing transaction with purchaser.

USE - For processing transaction between vendor and purchaser, using debit instruments such as debit card.

ADVANTAGE - Permits the use of debit instruments for processing partial payments that accounts for the concerns of both customers and sellers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the arrangement for processing payments using debit cards.

pp; 15 DwgNo 1A/4

Title Terms: TRANSACTION; PROCESS; METHOD; DEBIT; INSTRUMENT; EFFECT; TRANSFER; FUND; PURCHASE; ACCOUNT; VENDING; ACCOUNT; ACCORD; SHIPPING; NOTIFICATION; VENDING

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/11 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016098943 \*\*Image available\*\*

WPI Acc No: 2004-256819/200424

XRPX Acc No: N04-204203

**Payment transaction method using portable electronic device involves transaction authorizing when tracer ticket information received from payee matches with ticket information that is previously generated by service hub**

Patent Assignee: VISA USA INC (VISA-N); VISA INT SERVICE ASSOC (VISA-N)

Inventor: HEISINGER P; HUANG J; REDMOND E

Number of Countries: 105 Number of Patents: 002

Patent Family:



Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040044621	A1	20040304	US 2002229959	A	20020827	200424 B
WO 200421130	A2	20040311	WO 2003US27010	A	20030827	200424

Priority Applications (No Type Date): US 2002229959 A 20020827

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040044621	A1		20	G06F-017/60	
WO 200421130	A2	E		G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20040044621 A1

NOVELTY - A tracer ticket is generated and forwarded to a payer by **payment** services hub after authenticating payer's identity and registered access device. The forwarded ticket is transmitted to a payee. The ticket information is transmitted by payee's access device to service hub. The **payment** transaction is authorized when received ticket information matches with the ticket information that is **previously** generated by the services hub on payer's request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) **payment** system; and

(2) computer software that facilitates **payment** transaction between payer and payee.

USE - For **payment** transaction process using portable electronic devices such as cell phone, personal digital assistant (PDA) and telephone with Internet access.

ADVANTAGE - Enables consumers to **pay** for purchased goods and/or services at merchant location by using personal access devices through a single interface. The **payment** services hub is configured to make **payment** from one or more **payer accounts** to a **payee account**.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the **payment** system.

**payment** system (100)

payer (102)

payee (104)

pp; 20 DwgNo 1/7

Title Terms: **PAY** ; TRANSACTION; METHOD; PORTABLE; ELECTRONIC; DEVICE; TRANSACTION; AUTHORISE; TRACER; TICKET; INFORMATION; RECEIVE; MATCH; TICKET; INFORMATION; GENERATE; SERVICE; HUB

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

16/5/12 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016024816 \*\*Image available\*\*

WPI Acc No: 2004-182667/200418

XPX Acc No: N04-145319

**Electronic payment settlement method involves transmitting merchant**

number, transaction number and goods purchase price to bank web server,  
when customer clicks bank logo on merchant's order web page

Patent Assignee: CI CONSULTANCY LTD (CICO-N)

Inventor: DWAN L; OFARRELL S; PIKE R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
IE 83110	B3	20031029	IE 20011056	A	20011211	200418 B

Priority Applications (No Type Date): IE 20011056 A 20011211

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
IE 83110	B3	12	G06F-017/60	

Abstract (Basic): IE 83110 B3

NOVELTY - The merchant number, transaction number and goods purchase price are transmitted to the bank web server, when the customer clicks the bank logo on the merchant's order web page. The payment account and the customer's account details are provided to the customer from the server. The money is transferred from the customer's account to the merchant's account, when the customer clicks the acceptance icon.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic payment settlement apparatus.

USE - Electronic payment settlement.

ADVANTAGE - The customer directly interact with the their bank and does not need to possess the credit card. The customer securely purchase the goods.

DESCRIPTION OF DRAWING(S) - The figure shows schematic view explaining the electronic payment settlement.

pp; 12 DwgNo 1/3

Title Terms: ELECTRONIC; PAY; SETTLE; METHOD; TRANSMIT; MERCHANT; NUMBER; TRANSACTION; NUMBER; GOODS; PURCHASE; PRICE; BANK; WEB; SERVE; CUSTOMER; CLICK; BANK; MERCHANT; ORDER; WEB; PAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/13 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

015979962 \*\*Image available\*\*

WPI Acc No: 2004-137812/200414

XRPX Acc No: N04-109840

Internet-based goods purchase sales payment system in retail shop, draws out amount corresponding to goods purchase price from seller's account based on delivery information and sales performance information of goods

Patent Assignee: SHIRATORI SHOKAI KK (SHIR-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004021489	A	20040122	JP 2002174087	A	20020614	200414 B

Priority Applications (No Type Date): JP 2002174087 A 20020614

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2004021489	A	10	G06F-017/60	

Abstract (Basic): JP 2004021489 A

NOVELTY - A purchase **payment** processing apparatus (30) draws out the amount corresponding to goods purchase price from **seller's account** based on delivery information and sales performance information of goods for delivering to the goods delivery **person's account**.

USE - Internet-based goods purchase sales payment in retail shop.

ADVANTAGE - Efficiently remits the amount corresponding to goods purchase price from seller's account to the goods delivery person's account.

DESCRIPTION OF DRAWING(S) - The figure shows the goods purchase sales payment system. (Drawing includes non-English language text).

goods purchase sales payment system (1)

Internet (5)

goods database (23)

sales management database (24)

purchase payment processing apparatus (30)

pp; 10 DwgNo 1/6

Title Terms: BASED; GOODS; PURCHASE; SALE; PAY; SYSTEM; RETAIL; SHOP; DRAW; AMOUNT; CORRESPOND; GOODS; PURCHASE; PRICE; ACCOUNT; BASED; DELIVER; INFORMATION; SALE; PERFORMANCE; INFORMATION; GOODS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/14 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

015951749 \*\*Image available\*\*

WPI Acc No: 2004-109590/200411

XRPX Acc No: N04-087181

**Reward-based education method using Internet, involves securing payment for purchased items to merchant using credit account, based on purchased item information received by credit card company**

Patent Assignee: CLEGG R L (CLEGG-I); ETUK N M (ETUK-I); TABULA DIGITA INC (TABU-N)

Inventor: CLEGG R L; ETUK N M

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200408280	A2	20040122	WO 2003US21748	A	20030711	200411 B
US 20040073488	A1	20040415	US 2002395274	P	20020711	200426
			US 2003618348	A	20030711	

Priority Applications (No Type Date): US 2002395274 P 20020711; US 2003618348 A 20030711

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200408280 A2 E 30 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20040073488 A1 G06F-017/60 Provisional application US 2002395274

Abstract (Basic): WO 200408280 A2

NOVELTY - A monetary value of the points provided to students with respect to educational activity provided by an organizer, is determined. A credit **account** for allowing **user** to apply the monetary value to items purchased from merchant, is created by credit card company. The **payment** for purchased item is secured to **merchant** using the **account**, based on purchased items information received from merchants.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for reward-based education system.

USE - For providing reward-based education to students without credit account. Also applicable for learning music, sports, video games and other activities through Internet.

ADVANTAGE - Enables student to apply monetary value towards items desired to be purchased easily, by securing payment for purchased items to merchants using credit account.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the reward-based education system.

organizer (10)  
educational activity (20)  
student (30)  
credit card company (40)  
merchant (50)  
pp; 30 DwgNo 1/4

Title Terms: REWARD; BASED; EDUCATION; METHOD; SECURE; PAY; PURCHASE; ITEM; MERCHANT; CREDIT; ACCOUNT; BASED; PURCHASE; ITEM; INFORMATION; RECEIVE; CREDIT; CARD; COMPANY

Derwent Class: T01; T05; W04

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

**16/5/15 (Item 8 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015838047 \*\*Image available\*\*

WPI Acc No: 2003-900251/200382

Related WPI Acc No: 2003-901833

XRPX Acc No: N03-718648

**Universal aggregator for integrating authorization/authentication protocols used for electronic information transfer and exchange, transmits transaction initiating signal after validating authorization/authentication request**

Patent Assignee: ORKIS R E (ORKI-I); RANDLE W M (RAND-I)

Inventor: ORKIS R E; RANDLE W M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030200172	A1	20031023	US 2000578329	A	20000525	200382 B
			US 2002283038	A	20021025	

Priority Applications (No Type Date): US 2002283038 A 20021025; US 2000578329 A 20000525

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030200172	A1	22	G06F-017/60	CIP of application	US 2000578329

Abstract (Basic): US 20030200172 A1

NOVELTY - An interface determines whether validation has occurred for the authorization/authentication request and accordingly transmits a signal to one or more user and destination, so as to initiate a transaction at the destination.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method for allowing secure transactions.

USE - For electronic information transfer and exchanges such as electronic bill presentation and **payment**, business to business **payment**, business to business banking, automated teller machine communication, consumer to business **payment**, consumer to business banking, wireless transactions and consumer to consumer transaction.

ADVANTAGE - Allows multi-credential, multi-service, multi-role and multi-channel based routing to multiple authorization and authentication providers independent of the location of the credential, language or dialect used by the channel, and creates a framework to enable entities to communicate and perform transactions instantly and seamlessly with and without **prior** knowledge of the transacting agent such as additional passwords or other security objects for separate services.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the determination sufficiency of funds in the **purchaser's account**, by **merchant**.

pp; 22 DwgNo 5/8

Title Terms: UNIVERSAL; INTEGRATE; AUTHORISE; AUTHENTICITY; ELECTRONIC; INFORMATION; TRANSFER; EXCHANGE; TRANSMIT; TRANSACTION; INITIATE; SIGNAL; AFTER; VALID; AUTHORISE; AUTHENTICITY; REQUEST

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/16 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015790316 \*\*Image available\*\*

WPI Acc No: 2003-852519/200379

XRPX Acc No: N03-680831

**Offline electronic payment method for retail and automatic vending, involves referring customer account information during payment services, by cryptographic hashing of customer account identifier**

Patent Assignee: ONTAIN CORP (ONTA-N); BOLLEMAN B (BOLL-I); ELSTON S (ELST-I)

Inventor: BOLLEMAN B; ELSTON S

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030191709	A1	20031009	US 2002114634	A	20020403	200379 B
CA 2397384	A1	20031003	CA 2397384	A	20020809	200379

Priority Applications (No Type Date): US 2002114634 A 20020403

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20030191709	A1		48	G06F-017/60	
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CA 2397384	A1	E		H04L-012/16	
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Abstract (Basic): US 20030191709 A1

NOVELTY - The account information of the customer, is stored in a non-volatile memory of the **merchant** computer. The **account** information is referred during **payment** services, by cryptographic hashing of the **customer account** identifier.

USE - Offline electronic payment method for retail and automatic vending.

ADVANTAGE - Transaction capability of server is maximized, as the account number and the shared secret information are not stored in the cache memory of the merchant computer.

DESCRIPTION OF DRAWING(S) - The figure shows a diagrammatic view of the payment system.

transaction manager (10)  
customer account (28)  
security information store (34)  
merchants computer (50)  
customer mobile phone (52)  
pp; 48 DwgNo 1/7

Title Terms: ELECTRONIC; PAY; METHOD; RETAIL; AUTOMATIC; VENDING; REFER;  
CUSTOMER; ACCOUNT; INFORMATION; PAY; SERVICE; CRYPTOGRAPHIC; HASH;  
CUSTOMER; ACCOUNT; IDENTIFY  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60 ; H04L-012/16  
International Patent Class (Additional): G07F-019/00  
File Segment: EPI

16/5/17 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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015753339 \*\*Image available\*\*  
WPI Acc No: 2003-815541/200377  
XRPX Acc No: N03-652822

**Payee account payment system e.g. for telephone account, directs payment to payee account upon receiving payment authorization in connection with one payee account associated with identified user account from user**

Patent Assignee: BLACKSTONE CORP (BLCC ); ARIAS INC (ARIA-N); ARIAS L A (ARIA-I)

Inventor: ARIAS L A

Number of Countries: 034 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1357527	A2	20031029	EP 20038798	A	20030423	200377 B
CA 2417530	A1	20031026	CA 2417530	A	20030128	200378
US 20030204457	A1	20031030	US 2002133984	A	20020426	200379
CN 1453731	A	20031105	CN 2003122277	A	20030425	200408

Priority Applications (No Type Date): US 2002133984 A 20020426

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1357527	A2	E	8	G07F-019/00	

Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB  
GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

CA 2417530	A1	E	G07F-019/00
US 20030204457	A1		G06F-017/60
CN 1453731	A		G06F-017/60

Abstract (Basic): EP 1357527 A2

NOVELTY - A transaction terminal (20) has an operator interface (22) to receive user's identifier to identify user account associated with payee account (5). A primary processor (50) directs payment to payee account, in accordance with payment authorization received in connection with one payee account

associated with identified user account .

USE - Payee account payment system to enable payment related to telephone, vehicle loan payment, electricity, utility, home mortgage and credit card accounts, from payee account. Also for making payments in convenience store, supermarket, drug store, gas station and post office.

ADVANTAGE - Effective payments to payee accounts are performed efficiently in timely manner.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of the payee account payment system.

payee account (5)  
transaction terminal (20)  
operation interface (22)  
smart card reader (25)  
encoded chip (34)  
primary processor (50)  
pp; 8 DwgNo 1/1

Title Terms: ACCOUNT; PAY; SYSTEM; TELEPHONE; ACCOUNT; DIRECT; PAY; ACCOUNT ; RECEIVE; PAY; AUTHORISE; CONNECT; ONE; ACCOUNT; ASSOCIATE; IDENTIFY; USER; ACCOUNT; USER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60 ; G07F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

16/5/18 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015733699 \*\*Image available\*\*

WPI Acc No: 2003-795899/200375

XRPX Acc No: N03-638251

**Fund transaction method in online shopping, involves adjusting funds from loan account to buyer 's escrow account for money transaction to seller 's account , when loan account for each dealing has payment from buyer**

Patent Assignee: MIWA GINKO KK (MIWA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003296648	A	20031017	JP 200297958	A	20020329	200375 B

Priority Applications (No Type Date): JP 200297958 A 20020329

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2003296648 A 16 G06F-017/60

Abstract (Basic): JP 2003296648 A

NOVELTY - The adjustment of funds from a loan account of buyer's escrow account, is performed by a computer, while specifying the escrow account currently matched to the loan account, when the loan account assigned for each dealing has the payment from a buyer. The computer calculating the total claim memory of the dealings, performs overseas money transaction to a seller's escrow account from the buyer's escrow account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) fund processing program; and
- (2) buyer's country side financial institution system;
- (3) seller's country side financial institution system; and

(4) fixer system.

USE - For transferring fund overseas during online shopping by escrow services.

ADVANTAGE - By reducing the remittance abroad commission produced when transferring funds to a foreign country, the cost burden of a person concerned with dealing is reduced. Raises the processing effectiveness of a network trading system by using the loan account number systematically, while achieves speeding up of dealings.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the commodity transaction system. (Drawing includes non-English language text).

schedule of transactions file (42)

buyer's country side financial-institution system (50)

seller's country side financial institution system (60)

computer (61)

funds transfer request file (63)

pp; 16 DwgNo 1/10

Title Terms: FUND; TRANSACTION; METHOD; SHOPPING; ADJUST; FUND; LOAN;

ACCOUNT; BUY; ESCROW; ACCOUNT; MONEY; TRANSACTION; ACCOUNT; LOAN; ACCOUNT ; DEAL; PAY; BUY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/19 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015649405 \*\*Image available\*\*

WPI Acc No: 2003-711588/200367

XRPX Acc No: N03-569134

**Electronic bill payment processing system for bank, transfers payment amount from accounts of payer to holding accounts from which payment amount is transferred to account of payee**

Patent Assignee: CANNON T C (CANN-I)

Inventor: CANNON T C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030163425	A1	20030828	US 200282718	A	20020226	200367 B

Priority Applications (No Type Date): US 200282718 A 20020226

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030163425 A1 5 G06F-017/60

Abstract (Basic): US 20030163425 A1

NOVELTY - The holding accounts (51-53) are maintained by the banks (21-23) or a third party, to which a payment amount from the accounts (71-73) of payer is transferred. The payment amount from the holding accounts, is transferred to the accounts (61-63) of payee.

USE - For processing electronic bill payment in bank.

ADVANTAGE - The propagation of faulty external electronic transaction is minimized by minimizing the multiple external transaction process. The process cost is also reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic bill payment processing system.

network (3)

server (4)

banks (21-23)



holding accounts (51-53)  
payee's accounts (61-63)  
payer's accounts (71-73)  
pp; 5 DwgNo 1/1  
Title Terms: ELECTRONIC; BILL; PAY; PROCESS; SYSTEM; BANK; TRANSFER; PAY;  
AMOUNT; ACCOUNT; PAY; HOLD; ACCOUNT; PAY; AMOUNT; TRANSFER; ACCOUNT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/20 (Item 13 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015627694 \*\*Image available\*\*  
WPI Acc No: 2003-689865/200365  
XRPX Acc No: N03-551162

Electronic payment method for purchase transactions, involves  
transferring amount for purchase from user account to service  
provider such that amount is less than or equal to maximum purchase  
amount

Patent Assignee: TDS TODOS DATA SYSTEM AB (TDST-N)

Inventor: LIN M

Number of Countries: 102 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200371464	A1	20030828	WO 2003SE261	A	20030218	200365 B
SE 200200490	A	20030820	SE 2002490	A	20020219	200367
AU 2003217091	A1	20030909	AU 2003217091	A	20030218	200427

Priority Applications (No Type Date): SE 2002490 A 20020219

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200371464 A1 E 29 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN  
YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB  
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG  
ZM ZW

SE 200200490 A G06F-017/60

AU 2003217091 A1 G06F-017/60 Based on patent WO 200371464

Abstract (Basic): WO 200371464 A1

NOVELTY - The method involves transferring a user authentication  
token from a user to a fund manager. The user is authenticated based on  
the token by reserving a maximum purchase amount of the funds that is  
currently available on the user account. The amount for the purchase is  
transferred from the account to a service provider such that the amount  
is less than or equal to the maximum purchase amount.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an  
electronic payment system.

USE - Used for providing electronic payment during purchase  
transactions.

ADVANTAGE - The method reduces the financial risk of the user and  
also requires only less information to provide transaction between  
manager, user and the service provider.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart of an

electronic payment method.  
pp; 29 DwgNo 3/5  
Title Terms: ELECTRONIC; PAY; METHOD; PURCHASE; TRANSACTION; TRANSFER;  
AMOUNT; PURCHASE; USER; ACCOUNT; SERVICE; AMOUNT; LESS; EQUAL; MAXIMUM;  
PURCHASE; AMOUNT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/21 (Item 14 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015415128 \*\*Image available\*\*  
WPI Acc No: 2003-477268/200345  
**System for managing cyber account using mobile communication terminal and method thereof**

Patent Assignee: SK TELECOM CO LTD (SKTE-N)  
Inventor: KIM S H  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002091862	A	20021211	KR 200130215	A	20010530	200345 B

Priority Applications (No Type Date): KR 200130215 A 20010530

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2002091862 A 1 G06F-017/60

Abstract (Basic): KR 2002091862 A

NOVELTY - A system for managing a cyber account using a mobile communication terminal and a method thereof are provided to perform an electronic commerce and an electronic payment using a mobile communication terminal capable of being connected to the Internet.

DETAILED DESCRIPTION - A mobile communication terminal (20) requests a charge and a payment of a fund between an actual account and a cyber account and a transfer of a fund between different cyber accounts through a wireless communication terminal in accordance with a request of a client. An electronic payment server (40) stores a client cyber account and a merchant cyber account having a charged predetermined fund, and performs a transfer between different cyber accounts. A bank server (50) stores the actual account of the client designated from the mobile communication terminal, converts a fund of the actual account into cyber money, transfers the electronic payment server(40), and performs a function for paying the cyber money as a fund of the actual account.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; MANAGE; ACCOUNT; MOBILE; COMMUNICATE; TERMINAL; METHOD  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/22 (Item 15 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

015380890 \*\*Image available\*\*  
WPI Acc No: 2003-441831/200341

XRPX Acc No: N03-352679

**Trading method between participating enterprises has independent bureau to coordinate collection of payments from customer accounts and transfer of payments to supplier accounts**

Patent Assignee: INTERKEY TECHNOLOGIES PTY LTD (INTE-N)

Inventor: MOSTYN B J

Number of Countries: 102 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200342877	A1	20030522	WO 2002AU1551	A	20021114	200341 B

Priority Applications (No Type Date): AU 20018861 A 20011114

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200342877	A1	E	34	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200342877 A1

NOVELTY - The method involves providing an Independent Bureau able to communicate electronically with participating enterprises, Insurers, Service providers and Financiers. From each customer requiring delivery/provision of goods and/or services method agreements are obtained and authorisation for payments to be made from their bank account upon delivery of goods. An agreement is obtained from the supplier to vary the predetermined delay for the payment. The Independent Bureau electronically advises the Financier to forward payment of the Supplier's invoice within the preset payment period and to collect payment from the Customer within the predetermined delay.

USE - For easy transaction payments.

ADVANTAGE - Increases efficiency of trading between participating enterprises by accelerating invoice payment process.

DESCRIPTION OF DRAWING(S) - The figure shows the invention.

pp; 34 DwgNo 1/1

Title Terms: TRADE; METHOD; PARTICIPATING; INDEPENDENT; BUREAU; COORDINATE; COLLECT; CUSTOMER; ACCOUNT; TRANSFER; SUPPLY; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/23 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015358880

WPI Acc No: 2003-419818/200339

XRPX Acc No: N03-335197

**Money payment method involves instructing payment from payer 's account to payee 's account through automated clearing house facility using non-negotiable check**

Patent Assignee: ALLAN F A (ALLA-I)

Inventor: ALLAN F A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 20030055756 A1 20030320 US 2001322592 P 20010917 200339 B  
US 2002347025 P 20020110  
US 2002391876 P 20020626  
US 2002241045 A 20020911

Priority Applications (No Type Date): US 2002241045 A 20020911; US  
2001322592 P 20010917; US 2002347025 P 20020110; US 2002391876 P 20020626

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20030055756 A1 14 G06F-017/60 Provisional application US 2001322592

Provisional application US 2002347025  
Provisional application US 2002391876

Abstract (Basic): US 20030055756 A1

NOVELTY - A non-negotiable check is delivered to a payer's bank.  
The check instructs the payer's bank for **payment** by electronic  
transfer of funds (EFT) from **payer's account** to the **payee's**  
**account** through automated clearing house (ACH) facility.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for  
money payment system.

USE - For making non-cash payments using new check through  
automated clearing house facility of federal reserve system.

ADVANTAGE - Simplifies check payment process to consumers. Avoids  
errors from repeated handling and mailing. Preserves consumer right to  
canceled checks, or copies for proof of payments.

pp; 14 DwgNo 0/0

Title Terms: MONEY; PAY; METHOD; INSTRUCTION; PAY; PAY; ACCOUNT; ACCOUNT;  
THROUGH; AUTOMATIC; CLEAR; HOUSE; FACILITY; NON; NEGOTIATE; CHECK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/24 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015355083 \*\*Image available\*\*

WPI Acc No: 2003-416021/200339

XRPX Acc No: N03-331530

**Electronic commerce transaction apparatus in banks, cancels account  
corresponding to payer public key and stores new account  
corresponding to merchant public key based on validity of signature**

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE )

Inventor: JAKOBSSON B M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6529884	B1	20030304	US 99352963	A	19990714	200339 B

Priority Applications (No Type Date): US 99352963 A 19990714

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 6529884 B1 7 G06F-017/60

Abstract (Basic): US 6529884 B1

NOVELTY - A bank processor (12) receives the merchant and payer  
public keys, signature of merchant public key from merchant processor  
(16). The bank processor cancels the **account** corresponding to **payer**

public key from bank memory (13) and stores new **account** corresponding to **merchant** public key, if signature is valid and **account** corresponding to **payer** public key is **previously** stored in bank memory.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) payer device; and
  - (2) merchant public key signature computing method.
- USE - For use in banks.

ADVANTAGE - Since validity of signature of merchant public key is determined, the theft is prevented, thereby improving security.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic commerce transaction apparatus.

- bank processor (12)
  - bank memory (13)
  - merchant processor (16)
- pp; 7 DwgNo 1/2

Title Terms: ELECTRONIC; TRANSACTION; APPARATUS; BANK; CANCEL; ACCOUNT; CORRESPOND; PAY ; PUBLIC; KEY; STORAGE; NEW; ACCOUNT; CORRESPOND; MERCHANT; PUBLIC; KEY; BASED; VALID; SIGNATURE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/25 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015258910 \*\*Image available\*\*

WPI Acc No: 2003-319839/200331

XRPX Acc No: N03-255058

Payment **settlement system for Internet based auction system, transfers money from account of successful buyer to seller account through virtual auction account according to predetermined input**

Patent Assignee: HITACHI LTD (HITA ); HITACHI SYSTEM ENG KK (HITA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003030451	A	20030131	JP 2001220010	A	20010719	200331 B

Priority Applications (No Type Date): JP 2001220010 A 20010719

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003030451	A	10	G06F-017/60	

Abstract (Basic): JP 2003030451 A

NOVELTY - A database (2) stores information about several users. When a successful bid is established the money from account (8) of successful buyer is transferred to the account (6) of seller through a virtual auction account (4) according to predetermined input from the buyer.

USE - For Internet based auction system.

ADVANTAGE - A safe and reliable auctioning system with enhanced safety of the buyer and seller is provided.

DESCRIPTION OF DRAWING(S) - The figure shows the profile structure of Internet auction settlement system. (Drawing includes non-English language text).

- database (2)
- auction account (4)
- seller account (6)

buyer account (8)  
pp; 10 DwgNo 1/9  
Title Terms: PAY; SETTLE; SYSTEM; BASED; AUCTION; SYSTEM; TRANSFER; MONEY;  
ACCOUNT; SUCCESS; BUY; ACCOUNT; THROUGH; VIRTUAL; AUCTION; ACCOUNT;  
ACCORD; PREDETERMINED; INPUT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/26 (Item 19 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015225304 \*\*Image available\*\*  
WPI Acc No: 2003-286216/200328  
**Paying method through secure account system**  
Patent Assignee: KIM G W (KIMG-I)  
Inventor: KIM G W  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
KR 2002092138 A 20021211 KR 200131044 A 20010602 200328 B

Priority Applications (No Type Date): KR 200131044 A 20010602  
Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2002092138 A 1 G06F-017/60

Abstract (Basic): KR 2002092138 A  
NOVELTY - A paying method through a secure account system is provided to protect a payment price until a secure commerce is achieved by establishing a secure account system in a bank or a financial institution, opening the secure account system as a secure **account** of a **user** who supplies a property or a service, and holding a **payment** price of a consumer in a secure **account** of a **provider** for a predetermined time.

DETAILED DESCRIPTION - If a transaction contract is concluded between 'A' and 'B', 'A' deposits a payment price in an opened secure account of 'B' through a card payment, a no-bankbook deposit, an electronic money, or a mobile phone. 'B' checks whether the price is deposited in one's account through a web site or a telephone confirmation. 'B' supplies a property or a service for 'A'. 'A' checks the supplied property or service compared with the contract details. The price is transferred to the account of 'B' automatically.

pp; 1 DwgNo 1/10  
Title Terms: PAY; METHOD; THROUGH; SECURE; ACCOUNT; SYSTEM  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/27 (Item 20 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015137565 \*\*Image available\*\*  
WPI Acc No: 2003-198091/200319  
Related WPI Acc No: 2003-182412  
XRPX Acc No: N03-157358

**Network-based payment method for commercial application, involves debiting purchase amount from user account and crediting to payee account , when funds is available in user account**

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147658	A1	20021010	US 2001827788	A	20010409	200319 B

Priority Applications (No Type Date): US 2001827788 A 20010409

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020147658	A1	13	G06F-017/60	

Abstract (Basic): US 20020147658 A1

NOVELTY - A request to input user password or voice pattern is sent to user's mobile phone by a processor (40) after confirmation of transmitted account identifier or user phone number. When the password is authenticated, the availability of funds in user account is verified. The purchase amount is debited from user account and credited to payee account. An encrypted receipt is transmitted to user and payee.

USE - For conducting payments for the purchase of goods or services over network such as Internet by crediting and debiting telecommunication account of user.

ADVANTAGE - Since the purchase amount is debited from user telecommunication account and credited to payee account according to purchased amount, the funds are not physically transferred from one account to another. Hence, a highly reliable, simple, quick and secure transaction is achieved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of components used in establishing payment.

Payment processor (40)

pp; 13 DwgNo 1/4

Title Terms: NETWORK; BASED; PAY; METHOD; COMMERCIAL; APPLY; PURCHASE; AMOUNT; USER; ACCOUNT; ACCOUNT; FUND; AVAILABLE; USER; ACCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04K-001/00; H04L-009/00; H04M-001/66

File Segment: EPI

16/5/28 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015107555 \*\*Image available\*\*

WPI Acc No: 2003-168074/200316

XRPX Acc No: N03-132809

**Security system for authentication and authorization of financial transactions, uses a single-use token generated on request at a payer's bank by bank's secure software**

Patent Assignee: COURTNEY K E (COUR-I)

Inventor: COURTNEY K E

Number of Countries: 100 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200312714	A1	20030213	WO 2002NZ142	A	20020731	200316 B

Priority Applications (No Type Date): NZ 519335 A 20020604; NZ 513287 A 20010731

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
WO 200312714 A1 E 30 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2003012714 A1

NOVELTY - When a Purchaser (101) requests an amount of money (110) from a nominated account (105), the bank provides a single-use token, or Transaction Authorization Number (TAN), to the purchaser. The purchaser passes the TAN to the vendor, who forwards it to his/her bank (108), enabling it to obtain **payment** of the amount set aside in the **purchaser's account** and associated with the particular TAN, thus **paying** for received goods or services. As funds are transferred from the **purchaser's account** to the **vendor's account**, the associated TAN is deactivated.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) A method for assisting in execution of a financial transaction between a payer and a payee;

(b) A method allowing an intended purchaser entitled to use a payer account within a payer bank to purchase a purchaser's goods or services on a debit basis in a public environment at risk of interception of data by an unauthorized person;

(c) A method of implementing an e-commerce transaction.

USE - For authenticating or authorizing a financial transaction, such as a transaction between a person and a bank or other financial institution, or between one financial institution and another. It is possible to use the system across all industries and for all personal requirements, for example, business to business, business to customer and vice versa, business to employee and vice versa, individual to individual, government organisation to government organisation and business to individual and vice versa.

ADVANTAGE - The single-use token provides a relatively secure form of transaction for which protection by uncrackable encryption is not important. The token enables transactions that do not disclose the purchaser's account details to third parties and limits exposure to fraudulent dealings to the maximum set aside for the associated transaction. The TAN eliminates the need for third party validation of transactions, allows immediate clearance of funds once the TAN has been given, may eventually replace cheques and facilitate online bill payment processing and provides a much safer and easier way of transferring funds. By removing the need to carry credit cards, the system may eventually reduce the incidence of credit card theft and fraud. The system may promote the use of e-commerce, by reducing risk of online fraud.

DESCRIPTION OF DRAWING(S) - The figure is a block diagram showing a person-to-person transaction involving a TAN generated by a purchaser's bank computer software.

pp; 30 DwgNo 1/3

Title Terms: SECURE; SYSTEM; AUTHENTICITY; AUTHORISE; FINANCIAL; TRANSACTION; SINGLE; TOKEN; GENERATE; REQUEST; PAY; BANK; BANK; SECURE; SOFTWARE

Derwent Class: T01; T05



International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-019/00  
File Segment: EPI

16/5/29 (Item 22 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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015103790 \*\*Image available\*\*  
WPI Acc No: 2003-164307/200316

**System and method for making payment by using bank account of payment  
postponement**

Patent Assignee: RA B H (RABH-I)  
Inventor: RA B H  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002071144	A	20020912	KR 200111097	A	20010305	200316 B

Priority Applications (No Type Date): KR 200111097 A 20010305

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002071144	A		1	G06F-017/60	

Abstract (Basic): KR 2002071144 A

NOVELTY - A payment system and method is provided to enable a buyer to place a purchase order and at the same time, make **payment** by using a transfer from a **buyer 's account** to a **seller 's account** , a **payment** postponement account from which the seller can not withdraw a money for a period so that it makes it easy for the buyer to request a repayment, a settlement or a payment suspension in a case that a delivered commodity or a service is abnormal.

DETAILED DESCRIPTION - The method comprises steps of a buyer searching for a desired commodity in an electronic commerce site, transmitting a purchase order for a searched commodity to the electronic commerce site, and making payment for the purchased commodity(401), the site displaying order specifications and offering a web window for enabling the buyer to input the buyer data, delivery destination data and a payment method(402), a buyer terminal transmitting the buyer data, the destination data and seller data to an account payment server if the buyer selects an account payment method(403), the account payment server extracting the name of the site and an account number, and transmitting a web page for inputting a buyer ID and an account secret number to the buyer terminal(404), the buyer inputting the buyer ID and the account secret number on the web page, and the account payment server checking a balance of the account(405), the account payment server transferring the purchase price from the buyer account to the electronic commerce site account which is a payment postponement account(406), the account payment server transmitting an account transfer process result to the buyer terminal(407), the account payment server transmitting ordered data to the site(408), the buyer requesting a repayment to the account payment server if a delivered commodity is abnormal(410), the account payment server requesting detailed data to the site(411), the site transmitting the requested detailed data to the account payment server(412), the account payment server taking a repayment, a settlement or a payment suspension based on the collected data(413), and the account payment server transmitting a taken action to the buyer via an e-mail(414).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; PAY; BANK; ACCOUNT; PAY; POSTPONE

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/30 (Item 23 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015073681 \*\*Image available\*\*  
WPI Acc No: 2003-134199/200313  
XRPX Acc No: N03-106891

Account settlement method for financial institution, involves remitting  
escrow account maintained in financial institution to seller's account

Patent Assignee: SUPERNET SOLUTIONS KK (SUPE-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002366876	A	20021220	JP 2001174939	A	20010611	200313 B

Priority Applications (No Type Date): JP 2001174939 A 20010611

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002366876	A	5	G06F-017/60	

Abstract (Basic): JP 2002366876 A

NOVELTY - An escrow account (18) is maintained in financial institution (17), by receiving **payment** fund from the **buyer 's account** (16) maintained in the **payment** unit (14). A agent terminal (9) receives the escrow account and remits to the **seller 's account** (15).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for escrow account payment system.

USE - For account settlement in financial institution.

ADVANTAGE - Enables to simplify the document maintenance process, since the unitary management of data is performed in agent terminal.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the account settlement system. (Drawing includes non-English language text).

Agent terminal (9)  
Payment unit (14)  
Seller's account (15)  
Buyer's account (16)  
Financial institution (17)  
Escrow account (18)  
pp; 5 DwgNo 1/1

Title Terms: ACCOUNT; SETTLE; METHOD; FINANCIAL; INSTITUTION; ESCROW;  
ACCOUNT; MAINTAIN; FINANCIAL; INSTITUTION; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/31 (Item 24 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015030860 \*\*Image available\*\*  
WPI Acc No: 2003-091377/200308  
Related WPI Acc No: 2003-018126; 2003-018164; 2003-266141

XRPX Acc No: N03-072312

**Payment service method for financial transaction system, involves establishing account for customer and transferring fund to payee of customer in response to instruction from customer**

Patent Assignee: WESTERN UNION FINANCIAL SERVICES INC (WUNF-N); DIVELEY K W (DIVE-I)

Inventor: DIVELEY K W

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020143709	A1	20021003	US 2001823697	A	20010331	200308 B
WO 200279926	A2	20021010	WO 2002US8425	A	20020319	200308
AU 2002254293	A1	20021015	AU 2002254293	A	20020319	200432

Priority Applications (No Type Date): US 2001823697 A 20010331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020143709	A1		21	G06F-017/60	
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WO 200279926	A2	E		G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002254293	A1			G06F-017/60	Based on patent WO 200279926
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Abstract (Basic): US 20020143709 A1

NOVELTY - An unique identifier is assigned to a customer when a **payment** is received from the customer by a **payment service provider**. An **account** is established with the **payment** service provider for the **customer** and the **account** is credited in an amount corresponding to the **payment**. The funds are transferred to a payee of the customer in response to the instructions from the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for payment service system.

USE - For financial transaction system in purchase of goods and services.

ADVANTAGE - Facilitates payment to clients from client's customers. Enables customers to contact and enroll in same through variety of different interfaces. Enables to promote the products of the payment service providers clients. Enables capturing transactional data for use in managing customer database.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of the payment service method.

pp; 21 DwgNo 2/13

Title Terms: PAY; SERVICE; METHOD; FINANCIAL; TRANSACTION; SYSTEM; ESTABLISH; ACCOUNT; CUSTOMER; TRANSFER; FUND; CUSTOMER; RESPOND; INSTRUCTION; CUSTOMER

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

International Patent Class (Additional): H04K-001/00; H04L-009/00

File Segment: EPI

16/5/32 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015012776      \*\*Image available\*\*

WPI Acc No: 2003-073293/200307

**System and method for debit payment using mobile communication terminal**

Patent Assignee: IM C G (IMCG-I)

Inventor: IM C G

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002059207	A	20020712	KR 20013800	A	20010126	200307 B

Priority Applications (No Type Date): KR 200087080 A 20001230

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002059207	A	1	G06F-017/60	

Abstract (Basic): KR 2002059207 A

NOVELTY - A system and method for a debit payment is provided to decrease a charge paying time and a processing cost and supply a convenience to a buyer and a seller by using a mobile communication terminal at a debit payment.

DETAILED DESCRIPTION - A seller terminal(40) make a seller use a debit payment service when a transaction is performed between a buyer and the seller. A buyer mobile communication terminal(10) displays a corresponding payment certification and a debit payment result according as the buyer requests a debit payment using a mobile communication terminal number in the transaction. A main server(20) receives the debit payment request using a mobile communication terminal number from the seller terminal(40) and specifies the buyer. A financial institution server(30) inquires an **account** of the **buyer** specified in the main server(20), transfers a commodity price from the **account** of the **buyer** to an **account** of the **seller**, and transmits a **payment** result to the buyer mobile communication terminal(10), the seller terminal(40), and the main server(20).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; DEBIT; PAY; MOBILE; COMMUNICATE; TERMINAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**16/5/33      (Item 26 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014990146      \*\*Image available\*\*

WPI Acc No: 2003-050661/200305

XRPX Acc No: N03-039994

**Electronic payment service provision system has server which transfers price of goods to account of goods seller from goods purchaser 's account , only when password or ID of purchaser is authenticated**

Patent Assignee: HITACHI LTD (HITA )

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002279323	A	20020927	JP 200175242	A	20010316	200305 B

Priority Applications (No Type Date): JP 200175242 A 20010316

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002279323	A	10	G06F-017/60	

Abstract (Basic): JP 2002279323 A

NOVELTY - A server (12) transfers price of the goods to the account of a goods seller (5) from the goods purchaser's account, only when the password or ID of the goods purchaser is authenticated.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for electronic payment service provision method.

USE - Electronic payment service provision system.

ADVANTAGE - Eliminates the need for installing a complicated processing apparatus to the locality of goods purchaser and the seller and thereby providing electronic payment service effectively.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic payment service provision system.

Goods seller (5)

Server (12)

pp; 10 DwgNo 1/4

Title Terms: ELECTRONIC; PAY; SERVICE; PROVISION; SYSTEM; SERVE; TRANSFER; PRICE; GOODS; ACCOUNT; GOODS; PURCHASE; ACCOUNT; PASSWORD; ID; PURCHASE; AUTHENTICITY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/34 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014964953 \*\*Image available\*\*

WPI Acc No: 2003-025467/200302

XRPX Acc No: N03-020491

**Electronic settlement system for commercial transaction, authenticates purchaser based on identifier and password, and confirmation is provided, after which accounts are settled**

Patent Assignee: KIREKKUSU KK (KIRE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002329153	A	20021115	JP 2001168861	A	20010426	200302 B

Priority Applications (No Type Date): JP 2001168861 A 20010426

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002329153	A		8 G06F-017/60	

Abstract (Basic): JP 2002329153 A

NOVELTY - A purchaser provides the identifier and password to a **payment** provider. The purchaser is authenticated and the confirmation is provided. The **purchaser** settles the **account** to the **provider**, based on the confirmation result.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for electronic settlement method.

USE - For commercial transactions.

ADVANTAGE - Reduces the risk of both purchaser and marketing/handling person. Prevents unauthorized use and forgery. Economical efficiency is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the theoretical diagram of electronic settlement system. (Drawing includes non-English language text).

pp; 8 DwgNo 1/5

Title Terms: ELECTRONIC; SETTLE; SYSTEM; COMMERCIAL; TRANSACTION; PURCHASE;

BASED; IDENTIFY; PASSWORD; CONFIRM; AFTER; ACCOUNT; SETTLE  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/35 (Item 28 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014907773 \*\*Image available\*\*  
WPI Acc No: 2002-728479/200279  
XRPX Acc No: N02-574788

Machine installation guarantee system outputs bonus payment instructions  
to expense management server for transferring bonus payment to account of  
user based on acquired implementation information

Patent Assignee: MITSUBISHI JUKOGYO KK (MITO )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002269259	A	20020920	JP 200162602	A	20010306	200279 B

Priority Applications (No Type Date): JP 200162602 A 20010306

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2002269259 A 12 G06F-017/60

Abstract (Basic): JP 2002269259 A

NOVELTY - A remote monitoring unit (1) acquires implementation  
information from a machine installation (3) through a communication  
circuit (15) after confirming the transfer of maintenance contractor  
expense to the **account** of the **manufacturer** (11). Bonus **payment**  
instructions are output to an expense management server (6) based on  
the acquired information for transferring bonus **payment** to the  
**account** of the **user** .

USE - Machine installation guarantee system.

ADVANTAGE - The repair cost is cut down and the profits are gained  
by both user and manufacturer.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of  
the machine installation guarantee system. (Drawing includes  
non-English language text).

Remote monitoring unit (1)  
Machine installation (3)  
Expense management server (6)  
Manufacturer (11)  
Communication circuit (15)  
pp; 12 DwgNo 1/12

Title Terms: MACHINE; INSTALLATION; GUARANTEE; SYSTEM; OUTPUT; BONUS; PAY;  
INSTRUCTION; EXPENSE; MANAGEMENT; SERVE; TRANSFER; BONUS; PAY; ACCOUNT;  
USER; BASED; ACQUIRE; IMPLEMENT; INFORMATION  
Derwent Class: T01

International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-017/40  
File Segment: EPI

16/5/36 (Item 29 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014901262      \*\*Image available\*\*  
WPI Acc No: 2002-721968/200278  
XRPX Acc No: N02-569243

**E-commerce system, uses third party to handle payment and contract relating to transaction between user and service provider**

Patent Assignee: TELIA AB (TELI-N)

Inventor: WALLENTIN J; WICKBOM C

Number of Countries: 001    Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SE 200101985	A	20020515	SE 20011985	A	20010606	200278 B
SE 518229	C2	20020910	SE 20011985	A	20010606	200278

Priority Applications (No Type Date): SE 20004159 A 20001114

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
SE 200101985	A		17 G06F-017/60	
SE 518229	C2		G06F-017/60	

Abstract (Basic): SE 200101985 A

NOVELTY - User (2) connects to telecommunication network (11) via first proxy server (21) which replaces user identification number (2a) with new one (21a). User starts **payment** session with service provider (3). Service provider contacts third party (4) with information about **payment** session. Third party draws up contract and sends it to user and service provider for approval. Third party controls **payment** between user and service provider once service has been delivered.

DETAILED DESCRIPTION - The user (2) connects to the telecommunication network (11) via first proxy server (21) which replaces user identification number (2a) with a new identification number (21a) associated with each communication packet sent by the user. During an initiation stage, the user starts a **payment** session with the service provider (3), then the service provider contacts a third party (4) with information relating to this **payment** session, and the third party draws up a contract based on this information, which is sent to the user and service provider for approval. The third party controls **payment** between the user and service provider once the service has been delivered in accordance with the terms of the contract. The third party sends a copy of the contract to the service provider and sends a further copy of the contract to the user, and the user has to sign the contract after approving it, and then return the signed copy of the contract to the service provider. Finally, the service provider sends the signed contract to the third party.

INDEPENDENT CLAIMS are also included for (a) software products for carrying out the functions for the first proxy server, the service provider, the third party and a second proxy server, and (b) a computer-readable medium containing software program code used to carry out the functions for the service provider, the third party and a second proxy server.

USE - E-commerce system using third party to handle **payment**.

ADVANTAGE - The system can handle both large **payments** and so-called micropayments between a user and one or more different service providers. The user can **pay** using an account method or implicit **payments** without having to give personal information to the service provider. The system also offers good security to a service provider dealing with an **unknown** user. Unauthorized use of the user's identity for electronic transactions is prevented. The system is invisible to the user and service provider following initiation.

DESCRIPTION OF DRAWING(S) - Figure 1 shows a schematic view of the e-commerce system.

E-commerce system (1)  
 User (2)  
 Identification number (2a)  
 Service provider (3)  
 Third party (4)  
 Economic entity (5)  
 Telecommunication network (11)  
 Proxy server (21)  
 Identification number (21a)  
**Payment** unit (22)  
**User account** (42)  
**Service provider account** (43)  
 pp; 17 DwgNo 1/4  
 Title Terms: SYSTEM; THIRD; PARTY; HANDLE; **PAY** ; CONTRACT; RELATED;  
 TRANSACTION; USER; SERVICE  
 Derwent Class: T01; T05; W01  
 International Patent Class (Main): **G06F-017/60**  
 International Patent Class (Additional): G07F-019/00  
 File Segment: EPI

**16/5/37 (Item 30 from file: 350)**  
 DIALOG(R) File 350:Derwent WPIX  
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014704200 **\*\*Image available\*\***  
 WPI Acc No: 2002-524904/200256  
 XRPX Acc No: N02-415761

Payment **settlement method in e-commerce, involves subtracting number of points corresponding to payment from buyer 's account and adding corresponding number of points to seller 's account**

Patent Assignee: GURABASU KK (GURA-N)  
 Number of Countries: 001 Number of Patents: 001  
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002175489	A	20020621	JP 2000369998	A	20001205	200256 B

Priority Applications (No Type Date): JP 2000369998 A 20001205

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002175489	A		7	G06F-017/60	

Abstract (Basic): JP 2002175489 A

NOVELTY - Number of points corresponding to **payment** to be settled, is subtracted from the number of points of a **buyer 's account** and corresponding number of points are added to the number of points of a **seller 's account** .

USE - In e-commerce for settlement payment of purchase of goods through internet.

ADVANTAGE - The payment is settled comfortably from home, without leaking of information about transfer account to a third party.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of system for settling payment. (Drawing includes non-English language text).

pp; 7 DwgNo 1/6  
 Title Terms: PAY; SETTLE; METHOD; SUBTRACT; NUMBER; POINT; CORRESPOND; PAY;  
 BUY; ACCOUNT; ADD; CORRESPOND; NUMBER; POINT; ACCOUNT  
 Derwent Class: T01  
 International Patent Class (Main): **G06F-017/60**  
 File Segment: EPI



16/5/38 (Item 31 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014695860 \*\*Image available\*\*  
WPI Acc No: 2002-516564/200255

**Barter method using group purchase method**

Patent Assignee: MINDTECH INC (MIND-N)

Inventor: LEE C M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002009258	A	20020201	KR 200042831	A	20000725	200255 B

Priority Applications (No Type Date): KR 200042831 A 20000725

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002009258	A		1 G06F-017/60	

Abstract (Basic): KR 2002009258 A

NOVELTY - A barter method using group purchase method is provided to promote bartering by exchanging articles in group purchasing type through online using cyber money.

DETAILED DESCRIPTION - A seller accesses a bartering management system by operating a terminal and registers products/services, selling price and period of the products/services(S1). A buyer accesses the bartering management system by operating a terminal and registers purchasing data including the desired quantity of the registered products/services(S2). The management system accumulates the purchasing quantity until the purchasing period limit.(S3,S4) The management system decides the last purchasing price by comparing the prices(S5). The management system requests the buyer to pay a purchasing commission(S6). Then, the management system checks if the commission is paid from the buyer and informs the seller of the purchasing data of the buyer(S7). The management system requests the seller to pay a commission(S8). The management system checks if the commission is paid and gives cyber money in a cyber account of the buyer to a cyber account of the seller (S9). The seller delivers the products/services to the buyer through offline(S10).

pp; 1 DwgNo 1/10

Title Terms: METHOD; GROUP; PURCHASE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/39 (Item 32 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014695859 \*\*Image available\*\*  
WPI Acc No: 2002-516563/200255

**Reverse auction type bartering method**

Patent Assignee: MINDTECH INC (MIND-N)

Inventor: LEE C M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002009257	A	20020201	KR 200042830	A	20000725	200255 B

Priority Applications (No Type Date): KR 200042830 A 20000725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002009257	A		1	G06F-017/60	

Abstract (Basic): KR 2002009257 A

NOVELTY - A reverse auction type bartering method is provided to promote bartering by exchanging articles in reverse auction type through online using cyber money.

DETAILED DESCRIPTION - A buyer registers desired products/services, price and tender period after accessing bartering management system by operating a terminal(S1). A seller accesses the management system through a terminal and registers tender data including the price tendered and conditions of the registered products/services to perform a tender(S2). The article exchange management system selects the lowest prices tendered by comparing the prices(S4). The management system decides the seller presenting the lowest price and decides the buyer as a successful bidder based on the price tendered and conditions of the seller(S5). The buyer pays a commission by cash(S7). The management system informs the seller of the products/services having the tender accepted after checking that the commission is paid(S8). The management system requests the seller to **pay** a commission(S9). The management system gives the cyber money in a cyber **account** of the **seller** to a cyber **account** of the **buyer** (S10). The seller delivers the products/services to the buyer through offline(S11).

pp; 1 DwgNo 1/10

Title Terms: REVERSE; AUCTION; TYPE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/40 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014675950 \*\*Image available\*\*

WPI Acc No: 2002-496654/200253

XRPX Acc No: N02-393218

**Payment settlement method in e-commerce, involves transmitting payment information formed from transaction information about ordered goods and payment condition designated by seller, to customer terminal**

Patent Assignee: NTT INTERNET KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002163569	A	20020607	JP 2000358458	A	20001124	200253 B

Priority Applications (No Type Date): JP 2000358458 A 20001124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002163569	A		16	G06F-017/60	

Abstract (Basic): JP 2002163569 A

NOVELTY - Payment information is formed from transaction information of goods ordered by a customer and payment condition designated by a seller and is transmitted to a customer terminal. The customer terminal transfers predetermined amount specified in the **payment** information from the **customer 's account** to **seller 's**

account .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for payment settlement system.

USE - In e-commerce, for settling payment for purchased goods.

ADVANTAGE - The efficiency of payment settlement is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of payment settlement system. (Drawing includes non-English language text).

pp; 16 DwgNo 1/10

Title Terms: PAY; SETTLE; METHOD; TRANSMIT; PAY; INFORMATION; FORMING; TRANSACTION; INFORMATION; ORDER; GOODS; PAY; CONDITION; DESIGNATED; CUSTOMER; TERMINAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/41 (Item 34 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014634083 \*\*Image available\*\*

WPI Acc No: 2002-454787/200248

XRPX Acc No: N02-358641

Method of secure transaction between buyer and merchant using handheld devices by to transmitting to payment terminal secondary identification (ISA), amount of transaction and merchant account ID associated to merchant terminal

Patent Assignee: SMART DESIGN (SMAR-N); SMART DESIGN SA (SMAR-N)

Inventor: EONNET Y; RIGAL V

Number of Countries: 098 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200239392	A2	20020516	WO 2001FR3507	A	20011109	200248 B
FR 2816736	A1	20020517	FR 200014502	A	20001110	200248
AU 200223049	A	20020521	AU 200223049	A	20011109	200260

Priority Applications (No Type Date): FR 200014502 A 20001110

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200239392 A2 F 32 G07F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FR 2816736 A1 G06F-017/60

AU 200223049 A G07F-000/00 Based on patent WO 200239392

Abstract (Basic): WO 200239392 A2

NOVELTY - A **payment** terminal (3) performs secondary identifying (ISA), an amount of transaction and an identifying **merchant account** associated to a merchant terminal (2). The **payment** terminal (3) determines primary ID (IPA) by secondary identification (ISA), to produce the **account** of **buyer** created by the primary identification to benefit an **account** of **merchant** created by identification of **merchant account** to be received by the merchant terminal (2).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system that supports secure transaction between buyer and merchant

USE - For securing transactions between terminals, via a communication network requiring the transmission of at least an identity of users.

ADVANTAGE - Allows secondary identification of the buyer and at least a using at least two complementary information elements such as, for example the amount of the transaction, the day of the transaction, the hour of the transaction, the date of validity of the support, an ID representative of a payment terminal and the position of the device, when it may be localized. When the complementary information are the date and the hour of transaction, it may be stored by the merchant terminal during a process.

DESCRIPTION OF DRAWING(S) - The drawing shows components of the transaction scheme of buying goods over a network according to the present invention. The drawing included non-English language text.

merchant terminal (2)

payment terminal (3)

pp; 32 DwgNo 1/4

Title Terms: METHOD; SECURE; TRANSACTION; BUY; MERCHANT; DEVICE; TRANSMIT; PAY; TERMINAL; SECONDARY; IDENTIFY; ISA; AMOUNT; TRANSACTION; MERCHANT; ACCOUNT; ID; ASSOCIATE; MERCHANT; TERMINAL

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-000/00

International Patent Class (Additional): G07F-007/10; H04Q-007/22

File Segment: EPI

16/5/42 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014516410 \*\*Image available\*\*

WPI Acc No: 2002-337113/200237

**Electronic commerce payment system**

Patent Assignee: LEE S K (LEES-I)

Inventor: LEE S K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001106913	A	20011207	KR 200027985	A	20000524	200237 B

Priority Applications (No Type Date): KR 200027985 A 20000524

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001106913	A		1 G06F-017/60	

Abstract (Basic): KR 2001106913 A

NOVELTY - An electronic commerce payment system is provided to achieve activation of an electronic commerce by enabling a consumer and a provider to safely do business.

DETAILED DESCRIPTION - A buyer requests for a provisional payment to a financial institute(101). It is determined whether payment can be carried out(102). A stop **payment** of money as much as the requested money is performed in the **buyer's account** (103). A **provider** safely can receive that amount of money. After the provider confirms that the **payment** is possible by confirming the payment possibility information by using a transaction number, he/she sends products(104). After the buyer receives the products, he/she accepts receipt of the products(105). The financial institute pays the price for the products(107). When any purchase is not conducted and goods are

determined to be returned, the provider receives the products and accepts receipt of the products. Accordingly, the provisional payment is canceled(112).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; PAY; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/43 (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014478673 \*\*Image available\*\*

WPI Acc No: 2002-299376/200234

XRPX Acc No: N02-234383

Payment method for goods bought using on-line auction, involves debiting money from customer 's account for purchased product and crediting the money in seller 's account by customer 's bank

Patent Assignee: NEC CORP (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002049858	A	20020215	JP 2000234601	A	20000802	200234 B

Priority Applications (No Type Date): JP 2000234601 A 20000802

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002049858	A	11	G06F-017/60	

JP 2002049858 A

Abstract (Basic): JP 2002049858 A

NOVELTY - A credit company (40) transfers money withdrawing data to customer bank (50), when a customer obtains a product in on-line auction. The bank debits money from the customer's account according to data received from the credit company and credits the money to seller's account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for recorded medium storing payment program.

USE - For payment of goods bought using on-line auction.

ADVANTAGE - The transfer of money from customer's account to seller's account is reliably executed, making on-line auction easier and simpler.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram for explaining the profile of the payment system. (Drawing includes non-English language text).

Credit company (40)

Customer bank (50)

pp; 11 DwgNo 1/12

Title Terms: PAY; METHOD; GOODS; BUY; LINE; AUCTION; MONEY; CUSTOMER;

ACCOUNT; PURCHASE; PRODUCT; MONEY; ACCOUNT; CUSTOMER; BANK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-017/40

File Segment: EPI

16/5/44 (Item 37 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014460004    \*\*Image available\*\*  
WPI Acc No: 2002-280707/200232  
XRPX Acc No: N02-219241

**Financial payment system e.g. for the Internet, includes an account provider for administering a number of user accounts , each of which records a respective credit amount available for purchasing goods or services**

Patent Assignee: DE LA RUE INT LTD (DELR )  
Inventor: YOUNG D G  
Number of Countries: 096    Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200213148	A2	20020214	WO 2001GB2940	A	20010703	200232    B
GB 2365559	A	20020220	GB 200019356	A	20000807	200232
AU 200166227	A	20020218	AU 200166227	A	20010703	200244

Priority Applications (No Type Date): GB 200019356 A 20000807

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200213148	A2	E	10 G07F-007/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

GB 2365559	A	G06F-017/60
AU 200166227	A	G07F-007/00    Based on patent WO 200213148

Abstract (Basic): WO 200213148 A2

NOVELTY - Financial **payment** system for use with the Internet comprises an **account provider** (2) for administering a number of **user accounts** (8), each of which records a respective credit amount available for purchasing goods or services. The **account provider** (2) is accessible by users via a web portal.

DETAILED DESCRIPTION - The account provider (2) includes apparatus to allow a user to access a goods or services retailer via the web portal, and to permit the purchase of goods or services if the value of those goods or services does not exceed the user's credit amount.

INDEPENDENT CLAIM is also included for the following:method of purchasing goods

USE - For the Internet.

ADVANTAGE - Simplifies the purchasing of goods and services over the Internet so as to make transactions faster and more acceptable to both users and retailers.

DESCRIPTION OF DRAWING(S) - The diagram shows the Internet which is connected to an account provider, a number of retailers and to a funds supply agent

account provider (2)  
user accounts (8)  
pp; 10 DwgNo 1/1

Title Terms: FINANCIAL; PAY; SYSTEM; ACCOUNT; ADMINISTER; NUMBER; USER;  
ACCOUNT; RECORD; RESPECTIVE; CREDIT; AMOUNT; AVAILABLE; PURCHASE; GOODS;  
SERVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-007/00

File Segment: EPI

16/5/45    (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014383998     \*\*Image available\*\*  
WPI Acc No: 2002-204701/200226  
XRPX Acc No: N02-155718

**Payment management for apartment, parking lot, involves transferring  
payment amount of buyer specified by pre-registered bank account  
information of buyer to seller bank account**

Patent Assignee: NEC CORP (NIDE )

Inventor: IWASE M

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010029486	A1	20011011	US 2001826905	A	20010406	200226 B
JP 2001290874	A	20011019	JP 2000107048	A	20000407	200227

Priority Applications (No Type Date): JP 2000107048 A 20000407

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010029486	A1		9 G06F-017/60	
JP 2001290874	A		6 G06F-017/60	

Abstract (Basic): US 20010029486 A1

NOVELTY - The name and identification data of a buyer is input to a terminal (1), based on which the buyer is verified. The pre-registered bank account information of buyer and seller are encoded and sent to bank server through internet (5). The payment amount of buyer specified by the pre-registered information of buyer, is transferred to seller bank account by the server.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment management system.

USE - For managing payment information for apartment, parking lot, real estate and goods, through internet.

ADVANTAGE - Enables payment or confirmation of payment efficiently without the necessity for seller or buyer to go to bank.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of payment management system.

Terminal (1)

Internet (5)

pp; 9 DwgNo 1/3

Title Terms: PAY; MANAGEMENT; APARTMENT; PARK; LOT; TRANSFER; PAY; AMOUNT;  
BUY; SPECIFIED; PRE; REGISTER; BANK; ACCOUNT; INFORMATION; BUY; BANK;  
ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/46     (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014355488     \*\*Image available\*\*  
WPI Acc No: 2002-176189/200223  
XRPX Acc No: N02-133771

**Payment system for electronic banking through internet, transfers money  
from account of new purchaser to manufacturer 's account on  
submission of payment declaration by purchaser**

Patent Assignee: SHIBA CO LTD (SHIB-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002015255	A	20020118	JP 2000235015	A	20000628	200223 B

Priority Applications (No Type Date): JP 2000235015 A 20000628

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002015255	A	4	G06F-017/60	

Abstract (Basic): JP 2002015255 A

NOVELTY - The transaction information related to each service and new purchaser are forwarded to the bank during purchase of goods. Based on the **payment** declaration received from the purchaser, money is transferred from **purchaser 's account** to **manufacturer 's account** depending on satisfied conditions.

USE - For commercial transaction using electronic banking through internet.

ADVANTAGE - Transaction is performed smoothly and safely irrespective of direct link between customer and service providers.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the payment system. (Drawing includes non-English language text).

pp; 4 DwgNo 1/2

Title Terms: PAY; SYSTEM; ELECTRONIC; BANK; THROUGH; TRANSFER; MONEY;

ACCOUNT; NEW; PURCHASE; MANUFACTURE; ACCOUNT; PAY; PURCHASE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07D-009/00; G07F-019/00

File Segment: EPI

**16/5/47 (Item 40 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014289770 \*\*Image available\*\*

WPI Acc No: 2002-110471/200215

XRPX Acc No: N02-082457

Payments **system for electronic commercial transaction, has main server that transfers payment amount from customer 's account to seller 's account after withdrawing predetermined commission from payment amount**

Patent Assignee: ADO SYSTEM KK (ADOS-N); OMC KK (OMCO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001325545	A	20011122	JP 2000146346	A	20000518	200215 B

Priority Applications (No Type Date): JP 2000146346 A 20000518

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001325545	A	11	G06F-017/60	

Abstract (Basic): JP 2001325545 A

NOVELTY - A system server (B) has a commercial server (C) and a main server (D) that mutually communicate transfer data using a protocol conversion device (E). The commercial server transmits purchase-order completion information including payment amount of customer to the main server. The main server transfers the **payment** amount from the **customer 's account** to a **seller 's account**, after withdrawing a specified commission from the **payment** amount.



USE - Payments system for electronic commercial transactions.  
 ADVANTAGE - Facilitates convenient payment for the transactions between customer and store through internet.  
 DESCRIPTION OF DRAWING(S) - The figure shows the flow of the procedure explaining payment method. (Drawing includes non-English language text).  
 System server (B)  
 Commercial server (C)  
 Main server (D)  
 Protocol conversion device (E)  
 pp; 11 DwgNo 1/5  
 Title Terms: SYSTEM; ELECTRONIC; COMMERCIAL; TRANSACTION; MAIN; SERVE; TRANSFER; PAY; AMOUNT; CUSTOMER; ACCOUNT; ACCOUNT; AFTER; WITHDRAW; PREDETERMINED; COMMISSION; PAY; AMOUNT  
 Derwent Class: T01; T05  
 International Patent Class (Main): G06F-017/60  
 International Patent Class (Additional): G07D-009/00; G07F-019/00  
 File Segment: EPI

16/5/48 (Item 41 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2004 Thomson Derwent. All rts. reserv.

014261360 \*\*Image available\*\*  
 WPI Acc No: 2002-082058/200211  
 XRPX Acc No: N02-061104

**Account number altering method for electronic bill payment system, involves generating altered account number including portion of payer's name, address and zip code**  
 Patent Assignee: CHECKFREE SERVICES CORP (CHEC-N)  
 Inventor: GARRISON D L; KERIN A L; KIGHT P A; LAWSON M E; PERKINS B; WARD C L  
 Number of Countries: 001 Number of Patents: 001  
 Patent Family:  

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6327577	B1	20011204	US 97994046	A	19971219	200211 B

Priority Applications (No Type Date): US 97994046 A 19971219  
 Patent Details:  

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6327577	B1		12	G06F-017/60	

Abstract (Basic): US 6327577 B1

NOVELTY - An account number of a payer (8) is received. The received account number is altered based on the alteration rules stored corresponding to payee's account number format, to produce and altered account number that includes a portion of payer's name, address and zip code.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Account number altering system;
- (b) Article of manufacture comprising computer readable storage medium for storing program instructions of transforming the account number into an altered account number;
- (c) Payment information processing system

USE - For altering account number related with payment remittance in electronic bill payment system used in banks, department stores, phone company, credit card company, etc.

ADVANTAGE - Enables retrieving correct bill payment data and validity payer's account number with respective alteration rules of

the **payee** 's **account** number format.

DESCRIPTION OF DRAWING(S) - The figure shows the outline diagram of computerized bill payment system.

Payer (8)

pp; 12 DwgNo 1/6

Title Terms: ACCOUNT; NUMBER; ALTER; METHOD; ELECTRONIC; BILL; PAY; SYSTEM;  
GENERATE; ALTER; ACCOUNT; NUMBER; PORTION; PAY; NAME; ADDRESS; CODE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/49 (Item 42 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014250673 \*\*Image available\*\*

WPI Acc No: 2002-071373/200210

XRPX Acc No: N02-053099

**Network based payments system credits money to seller 's account from purchaser 's account , when the purchaser transmits change of money indication**

Patent Assignee: NEC CORP (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001319165	A	20011116	JP 2000135870	A	20000509	200210 B

Priority Applications (No Type Date): JP 2000135870 A 20000509

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001319165	A		15	G06F-017/60	

Abstract (Basic): JP 2001319165 A

NOVELTY - A seller publishes a reservation number relating the name, telephone and account numbers of purchaser (A) and price, when payment indication is output by the purchaser. The published reservation is stored in a database which is accessed by a guide **payment** system of bank. Then, the **payment** system credits the money to **seller 's account** from **purchaser 's account** by reading the databases, when change of money indication is output.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for network based payment method.

USE - Network based payments system.

ADVANTAGE - Provides simple and efficient system for payments.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the payments system. (Drawing includes non-English language text).

Purchaser (A)

pp; 15 DwgNo 1/14

Title Terms: NETWORK; BASED; SYSTEM; CREDIT; MONEY; ACCOUNT; PURCHASE;  
ACCOUNT; PURCHASE; TRANSMIT; CHANGE; MONEY; INDICATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00

File Segment: EPI

16/5/50 (Item 43 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014238961     \*\*Image available\*\*

WPI Acc No: 2002-059659/200208

XRPX Acc No: N02-044268

**On-line goods payment system has goods payment center which transfers goods price to seller 's account , after freezing purchaser 's account and notifying payment transfer information to financial institution**

Patent Assignee: REFUKO KK (REFU-N)

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001306980	A	20011102	JP 2000122342	A	20000424	200208    B

Priority Applications (No Type Date): JP 2000122342 A 20000424

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001306980	A	8	G06F-017/60	

Abstract (Basic): JP 2001306980 A

NOVELTY - An information processor receives payment information which is transferred to deposition account of goods **payment** center, from goods purchaser. The information processor produces **payment** transfer information, after freezing **purchaser 's account** for fixed period, and transfers goods price to **seller 's account** , after notifying **payment** transfer information to co-operation financial institution.

USE - On-line goods payment system.

ADVANTAGE - Transfers goods price to seller's account after confirming quality of purchased goods. Hence prevents generation of goods receipt risk and price payment risk. Reduces seller's price collection risk, thereby reduces various risks associated with purchaser and seller, and hence enables reliable and quick payment transactions.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of goods dealing process. (Drawing includes non-English language text).

pp; 8 DwgNo 1/9

Title Terms: LINE; GOODS; PAY; SYSTEM; GOODS; PAY; TRANSFER; GOODS; PRICE; ACCOUNT; AFTER; FREEZE; PURCHASE; ACCOUNT; NOTIFICATION; PAY; TRANSFER; INFORMATION; FINANCIAL; INSTITUTION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**16/5/51     (Item 44 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

(c) 2004    Thomson Derwent. All rts. reserv.

014213273     \*\*Image available\*\*

WPI Acc No: 2002-033970/200204

Related WPI Acc No: 2002-179182

XRPX Acc No: N02-026174

**Contract establishment and payments exchanging method involves withdrawing primary account and secondary account deposited buyer in escrow account**

Patent Assignee: ASHBY D C (ASHB-I)

Inventor: ASHBY D C

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010047329	A1	20011129	US 2000174639	P	20000105	200204 B
			US 2000180733	P	20000207	
			US 2000190824	P	20000321	
			US 2001754979	A	20010105	
			US 2001896232	A	20010629	

Priority Applications (No Type Date): US 2001896232 A 20010629; US 2000174639 P 20000105; US 2000180733 P 20000207; US 2000190824 P 20000321; US 2001754979 A 20010105

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010047329	A1		18	G06F-017/60	Provisional application US 2000174639

Provisional application US 2000180733  
Provisional application US 2000190824  
CIP of application US 2001754979

Abstract (Basic): US 20010047329 A1

NOVELTY - A contract specifying terms and conditions is agreed by buyer and seller. The buyer deposits a primary **payment** of multistage **payment** plan agreed by buyer and seller, in an escrow **account**. The **seller** withdraws the primary amount from the escrow **account**. The **buyer** deposits a secondary **payment** at a later time in the escrow account, which is withdrawn by the seller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for an apparatus for establishing and facilitating exchange of services between a buyer and seller.

USE - For establishing a contract and exchanging payments between buyer and seller for supporting transaction.

ADVANTAGE - The seller and buyer are able to negotiate a safe and secure transaction while minimizing risk to each party. The buyer is able to purchase the needed services at the best available market rate and to have the series delivered within the parameters identified by the buyer.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for parties to agree to contract terms.

pp; 18 DwgNo 5/10

Title Terms: CONTRACT; ESTABLISH; EXCHANGE; METHOD; WITHDRAW; PRIMARY; ACCOUNT; SECONDARY; ACCOUNT; DEPOSIT; BUY; ESCROW; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/52 (Item 45 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014179062 \*\*Image available\*\*

WPI Acc No: 2001-663290/200176

XRPX Acc No: N01-494203

**Payment transferring method for banks, involves establishing correspondence account at secondary FSP, in which payment is debited from buyer's account, and sending secure message to primary FSP**

Patent Assignee: ORACLE CORP (ORAC-N); JOHNSON R C (JOHN-I)

Inventor: JOHNSON R C

Number of Countries: 095 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 200182193 A1 20011101 WO 2001US13307 A 20010425 200176 B  
 AU 200157244 A 20011107 AU 200157244 A 20010425 200219  
 EP 1285375 A1 20030226 EP 2001930738 A 20010425 200319  
 WO 2001US13307 A 20010425  
 CN 1425164 A 20030618 CN 2001808203 A 20010425 200358  
 JP 2003532199 W 20031028 JP 2001579204 A 20010425 200373  
 WO 2001US13307 A 20010425  
 US 20030212641 A1 20031113 WO 2001US13307 A 20010425 200382  
 US 2003240366 A 20030325

Priority Applications (No Type Date): US 2000199932 P 20000426; US  
 2003240366 A 20030325

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200182193 A1 E 32 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200157244 A G06F-017/60 Based on patent WO 200182193

EP 1285375 A1 E G06F-017/60 Based on patent WO 200182193

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
 LI LT LU LV MC MK NL PT RO SE SI TR

CN 1425164 A G06F-017/60

JP 2003532199 W 29 G06F-017/60 Based on patent WO 200182193

US 20030212641 A1 G06F-017/60

Abstract (Basic): WO 200182193 A1

NOVELTY - A correspondence account owned by a primary financial service provider (FSP) is established at a secondary FSP. The **payment** is debited from **buyer's account** in secondary FSP and credited to correspondence account. A secure message and request for crediting funds corresponding to transferred **payment** to **seller's account** is sent to the primary FSP.

USE - For transferring payments between banks, saving institutions, stock brokers, on-line trading concerns, credit unions, debit, payment card issuers.

ADVANTAGE - Since correspondence account is established, relationship between each FSPs is established, funds are effectively transferred, cost and time of transferring money is reduced, eliminates the need for credit checks and transaction burden.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of payment transferring system.

pp; 32 DwgNo 1/3

Title Terms: PAY; TRANSFER; METHOD; BANK; ESTABLISH; CORRESPOND; ACCOUNT;

SECONDARY; PAY; BUY; ACCOUNT; SEND; SECURE; MESSAGE; PRIMARY

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/53 (Item 46 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141993 \*\*Image available\*\*

WPI Acc No: 2001-626204/200172

XRPX Acc No: N01-466833

Transaction method in electronic transaction processing system, involves accepting automatically aural communication including transaction code

**and personal identification code of user**

Patent Assignee: CODIAL INC (CODI-N)

Inventor: KOREN R

Number of Countries: 096 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200171633	A2	20010927	WO 2001US9452	A	20010323	200172 B
AU 200149418	A	20011003	AU 200149418	A	20010323	200210
EP 1269380	A2	20030102	EP 2001922640	A	20010323	200310
			WO 2001US9452	A	20010323	
US 20030069844	A1	20030410	US 2000191454	P	20000323	200327
			US 2001816634	A	20010323	

Priority Applications (No Type Date): US 2000191454 P 20000323; US 2001816634 A 20010323

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200171633 A2 E 98 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200149418 A G06F-017/60 Based on patent WO 200171633

EP 1269380 A2 E G06F-017/60 Based on patent WO 200171633

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

US 20030069844 A1 G06F-017/60 Provisional application US 2000191454

Abstract (Basic): WO 200171633 A2

NOVELTY - Transaction codes are assigned to registered transactions, are publicized. Personal identification (ID) codes are assigned to registered users. An aural communication including the ID code and transaction code, is automatically received. The completion of an available transaction is arranged and collection of payment is arranged, based on payment information recorded during user registration.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for transaction system.

USE - For executing transaction like identifying goods or services, shipping goods, service providing, clearing transactions for completion, transfer of **payment** from **user's account** to **vendors account** using cellular telephone, landline phone, dual tone multifrequency telephone, computer and personal digital assistant, in electronic transaction processing system.

ADVANTAGE - An user requests a transaction by inputting a specific transaction code and ID code. Thus the user efficiently and quickly obtain the execution of a specific transaction order without a human agent interaction or need for selecting from the menus or enter keystrokes in telephone or keyboard. The user is capable of requesting for transaction while reading displayed matter that include transaction code from newspapers, magazines, television screen, public signs and visual presentations. Transactions are handled simultaneously at low cost.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining transaction method.

pp; 98 DwgNo 1/17

Title Terms: TRANSACTION; METHOD; ELECTRONIC; TRANSACTION; PROCESS; SYSTEM; ACCEPT; AUTOMATIC; AURAL; COMMUNICATE; TRANSACTION; CODE; PERSON; IDENTIFY; CODE; USER

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/54 (Item 47 from file: 350)  
DIALOG(R) File 350: Derwent WPIX  
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014141260 \*\*Image available\*\*  
WPI Acc No: 2001-625471/200172  
XRPX Acc No: N01-466218

Secure electronic transaction method involves providing identity and login information directly to bank based on request from bank, for effecting cash transaction to seller's account

Patent Assignee: CAZH PTE LTD (CAZH-N); NARAYANAN S (NARA-I); SINGH N (SING-I); SWAMINATHAN V (SWAM-I)

Inventor: NARAYANAN S; SINGH N; SWAMINATHAN V

Number of Countries: 094 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200154015	A1	20010726	WO 2001SG7	A	20010118	200172 B
AU 200134327	A	20010731	AU 200134327	A	20010118	200172
SG 89314	A1	20020618	SG 2000291	A	20000118	200253
US 20030130958	A1	20030710	WO 2001SG7	A	20010118	200347
			US 2002181165	A	20021030	

Priority Applications (No Type Date): SG 2000291 A 20000118

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200154015 A1 E 62 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200134327 A G06F-017/60 Based on patent WO 200154015

SG 89314 A1 G06F-017/60

US 20030130958 A1 G06F-017/60

Abstract (Basic): WO 200154015 A1

NOVELTY - A financial institution such as a bank, in response to a payment instruction from customer, requests for customer's identity and login information. Based on received information, the bank debits **customer's account** and credits the seller or **merchant's account**. **Payment** transaction along with details are received by the customer from bank.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer readable medium.

USE - For conducting secure electronic transaction from customer's account to seller's or merchant's account.

ADVANTAGE - As the customers credit, debit card numbers and identity information are directly submitted to the bank, transaction information is separated from payment information, and hence electronic transaction method having confidentiality of payment information is materialized.

DESCRIPTION OF DRAWING(S) - The figure shows the electronic transaction system architecture.

pp; 62 DwgNo 1/13

Title Terms: SECURE; ELECTRONIC; TRANSACTION; METHOD; IDENTIFY; INFORMATION

; BANK; BASED; REQUEST; BANK; EFFECT; CASH; TRANSACTION; ACCOUNT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/55 (Item 48 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013980338 \*\*Image available\*\*  
WPI Acc No: 2001-464552/200150  
XRPX Acc No: N01-344547

**Auctions conducting method in financial institution, involves debiting and crediting payment and receiving accounts of successful buyer and seller respectively upon completion of auction**

Patent Assignee: CITICORP CREDIT SERVICES INC (CITI-N)

Inventor: ELDER R

Number of Countries: 091 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200104816	A1	20010118	WO 2000US18582	A	20000707	200150 B
AU 200060761	A	20010130	AU 200060761	A	20000707	200150
EP 1208505	A1	20020529	EP 2000947096	A	20000707	200243
			WO 2000US18582	A	20000707	

Priority Applications (No Type Date): US 99143021 P 19990709

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200104816 A1 E 41 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200060761 A G06F-017/60 Based on patent WO 200104816

EP 1208505 A1 E G06F-017/60 Based on patent WO 200104816

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200104816 A1

NOVELTY - The method involves providing each seller and each potential buyer access to the auction web site with each seller listing goods to be auctioned. An auction is conducted to establish a selling price for goods to successful buyer and seller. Then, a payment account of the successful buyer is debited and a receiving account of the successful seller is credited.

DETAILED DESCRIPTION - The method involves identifying a population including at least a seller and at least a potential buyer who are account holders of the financial institution. Each seller and each potential buyer are registered with the auction web site which is controlled by a server including a processor and auction software for conducting the auction.

USE - Used in an electronic commerce system for conducting auctions over a network such as the internet utilizing an auction web site sponsored by financial institution and also for managing auction transactions over network.

ADVANTAGE - Enables removing the risk of non-authentic buyers and sellers by authenticating the buyer and seller in a transaction from the buyer's and seller's account information, respectively. Manages



internet auction transactions and avoids the risk of non- payment and delayed shipment of goods by settling the transaction on accounts of the buyer and seller in the transaction.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram illustrating auction conducting method.

pp; 41 DwgNo 1/7

Title Terms: AUCTION; CONDUCTING; METHOD; FINANCIAL; INSTITUTION; PAY; RECEIVE; ACCOUNT; SUCCESS; BUY; RESPECTIVE; COMPLETE; AUCTION  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/56 (Item 49 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

013978746 \*\*Image available\*\*  
WPI Acc No: 2001-462960/200150

**Payment system and payment processing method for internet electronic commerce**

Patent Assignee: COMSYS ENG CO LTD (COMS-N)  
Inventor: JUN J S  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001007677	A	20010205	KR 200016854	A	20000331	200150 B

Priority Applications (No Type Date): KR 200016854 A 20000331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001007677	A		1	G06F-017/60	

Abstract (Basic): KR 2001007677 A

NOVELTY - A payment system of the internet electronic commerce is provided to improve a credit card user's safety, to reduce the circulation of cash, and to allow quick payments by approving credit card payments, allowing electronic currency payments, and transferring a payment amount from a user's bank account to a retailer's account if a sufficient account balance exists in the user's bank account.

DETAILED DESCRIPTION - A user connects to an internet electronic shopping mall, chooses a product, and selects a desired payment method through a card reader which is installed on a PC(S10). The card reader transmits the transaction information, which includes the card and the product purchase informations, to the electronic shopping mall and then to an agency system(S11). The agency system records the transaction information and classifies the card as a credit card, a debit card, or an electronic currency IC card(S12approximatelyS14). If the card is a debit card, the agency system creates the card information, the card transaction information, and the account transfer information and transmits them to a bank's operation processing system. The bank's operation processing system determines that the bank account balance is sufficient for the payment and the account transfer for the requested amount is processed(S14approximatelyS16). The agency system transmits the card payment information to the electronic shopping mall and the shopping mall sends completion information to the PC(S24).

pp; 1 DwgNo 1/10

Title Terms: PAY; SYSTEM; PAY; PROCESS; METHOD; ELECTRONIC  
Derwent Class: T01

International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/57 (Item 50 from file: 350)  
DIALOG(R) File 350: Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

012803698 \*\*Image available\*\*  
WPI Acc No: 1999-609928/199952  
XRPX Acc No: N99-449343

**Validator in account access system for controlling access to identified account in database**

Patent Assignee: AT & T CORP (AMTT )  
Inventor: HSIAO A S  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5971272	A	19991026	US 97914135	A	19970819	199952 B

Priority Applications (No Type Date): US 97914135 A 19970819

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5971272	A		11	G06K-005/00	

**Abstract (Basic): US 5971272 A**

NOVELTY - A validator (280) coupled to a user interface receives secured personal identification number (SPIN) generated by user. The validator uses translation function **prior** to receiving the master personal identification number (MPIN) associated with identified account.

DETAILED DESCRIPTION - A database interface is coupled to a database for receiving MPIN associated with the identified **account**. The **user** interface is coupled to random number generator (260) to receive RPIN. A translator (270) is coupled to the random number generator and to database interface, to receive RPIN and MPIN, respectively. The translator generates SPIN from RPIN and MPIN. The validator is also coupled to the translator to receive generated SPIN and validation of user SPIN is conditioned upon identify of SPIN and user SPIN. An INDEPENDENT CLAIM is also included for the **customer account** access control method.

USE - In **customer account** access system (CAAS) for providing secure access to **customer accounts** e.g. credit card account, telephone calling card account, bank **account**, internet service **provider** user account. Also used for interalia, automatic teller machine. The SPIN is used in e-mail account, stock trading account, voice mail, cellular telephones, internet file access or computer networks.

ADVANTAGE - The SPIN maintains multiple level security of PIN or password without adding substantial complexity. The security mechanism prevents unauthorized account access without being vulnerable to detection by either observation or repeated trial attempts. The MPIN associated with the account is not entered or transmitted and hence cannot be detected by observation. Additional security of the SPIN is not needed when making call from hotel room or from public **pay** telephone, thus preventing telephone fraud.

DESCRIPTION OF DRAWING(S) - The figure shows **customer account** access system.

Random number generator (260)  
Translator (270)

Validator (280)  
pp; 11 DwgNo 2/2  
Title Terms: VALID; ACCOUNT; ACCESS; SYSTEM; CONTROL; ACCESS; IDENTIFY;  
ACCOUNT; DATABASE  
Derwent Class: T01  
International Patent Class (Main): G06K-005/00  
International Patent Class (Additional): G06F-017/60  
File Segment: EPI

16/5/58 (Item 51 from file: 350)  
DIALOG(R) File 350: Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

012337102 \*\*Image available\*\*  
WPI Acc No: 1999-143209/199912  
XRPX Acc No: N99-104028

Method for facilitating payment from customer's financial account to payee - compiles account information databases from several financial institutions in first memory, receives and stores customer list from payee in second memory, searches databases to find customer account information and provides this to payee

Patent Assignee: MAIN STREET MARKETING (MAIN-N)  
Inventor: KERN D A  
Number of Countries: 081 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9905633	A1	19990204	WO 98US15579	A	19980724	199912 B
AU 9885960	A	19990216	AU 9885960	A	19980724	199926

Priority Applications (No Type Date): US 9753740 P 19970725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9905633	A1	E	34	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9885960 A G06F-017/60 Based on patent WO 9905633

Abstract (Basic): WO 9905633 A

NOVELTY - Provides automated payment system which compares payee's (70) customer information (76) with list of credit card accounts with account numbers. Database has information from several credit card issuers. Allows selection of particular account to use when several credit cards are located for customer. Encrypts matching information for payee.

USE - For providing a computerised billing and payment system for credit card accounts.

ADVANTAGE - Provides companies with the ability to efficiently match a customer's billing information with that customer's credit card account information to allow for convenient billing, while preserving the customer's security and privacy interests. DESCRIPTION OF

DRAWING(S) - The drawing shows a block diagram of apparatus for carrying out the automated credit card payment method. (70) payee; (76) customer information.

Dwg. 3/6

Title Terms: METHOD; FACILITATE; PAY; CUSTOMER; FINANCIAL; ACCOUNT; COMPIL  
; ACCOUNT; INFORMATION; FINANCIAL; INSTITUTION; FIRST; MEMORY; RECEIVE;

STORAGE; CUSTOMER; LIST; SECOND; MEMORY; SEARCH; FINDER; CUSTOMER;  
ACCOUNT; INFORMATION  
Derwent Class: T01; T04; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

16/5/59 (Item 52 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

012201630 \*\*Image available\*\*  
WPI Acc No: 1999-007736/199901  
XRPX Acc No: N99-443710

**Computerised payment system - by means of signed authorisation documents**  
Patent Assignee: NAT CREDIT MANAGEMENT CORP (NACR-N); POLLIN R E (POLL-I)  
Inventor: POLLIN R B ; POLLIN R E  
Number of Countries: 002 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
MX 9601445	A1	19971001	MX 961445	A	19960418	199901 B
US 5966698	A	19991012	US 92959930	A	19921015	199952
			US 96625844	A	19960401	

Priority Applications (No Type Date): US 96625844 A 19960401; US 92959930 A 19921015

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
MX 9601445	A1	1	G06C-011/10	
US 5966698	A	24	G06F-017/60	CIP of application US 92959930 CIP of patent US 5504677

Abstract (Basic): US 5966698 A

NOVELTY - A processor connected to input unit receives and processes input information to format a draft on financial **account** payable to **payee**. A laser printer using an MICR toner cartridge, prints the draft in specific format and produces paper copy of draft using magnetically encoded ink. Authorization code is supplied to print specified additional number of checks.

DETAILED DESCRIPTION - The input unit supplies input data including account identification information for identifying particular one of **payer** financial **account** and amount information defining an amount to be paid to the payee. The draft includes identification of financial account, financial instruction and an instruction to pay amount to payee. The printer prints fonts compatible with clearing house check processing equipment.

USE - For producing and printing drafts on **customer** bank **account** for payment collection in point of sales, various customer services.

ADVANTAGE - Allows client's system to increment checksum by number of authorized checks. Obtains authorization for payment of debt in telephone conversation with debtor and to immediately deposit debtor's authorized draft to begin payment, without depending on debtor and mail system.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart illustrating automated payment collection method.

pp; 24 DwgNo 2/14

Title Terms: COMPUTER; PAY; SYSTEM; SIGN; AUTHORISE; DOCUMENT  
Derwent Class: T01; T05  
International Patent Class (Main): G06C-011/10; G06F-017/60  
File Segment: EPI

16/5/60 (Item 53 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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011823434 \*\*Image available\*\*  
WPI Acc No: 1998-240344/199821  
XRPX Acc No: N98-190089

Payment method for electronic pay system where customers have  
accounts with agent - involves sending to agent from customer request  
for payment of amount to merchant and unique customer identification,  
issuing authenticated payment advice to customer, with shared secret

Patent Assignee: CERTCO LLC (CERT-N)  
Inventor: KRAVITZ D W  
Number of Countries: 079 Number of Patents: 004  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9814921	A1	19980409	WO 97US16930	A	19971001	199821 B
AU 9745881	A	19980424	AU 9745881	A	19971001	199835
EP 944882	A1	19990929	EP 97944371	A	19971001	199945
			WO 97US16930	A	19971001	
US 6029150	A	20000222	US 96726434	A	19961004	200017

Priority Applications (No Type Date): US 96726434 A 19961004  
Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9814921	A1	E 153	G07F-019/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW				
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW				
AU 9745881	A		G07F-019/00	Based on patent WO 9814921
EP 944882	A1	E	G07F-019/00	Based on patent WO 9814921
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE				
US 6029150	A		G06F-017/60	

Abstract (Basic): WO 9814921 A

The method involves allowing customer to get authenticated quote  
from specific merchant with specification of goods and payment amount  
for goods (132). Customer sends to agent single communication with  
request for payment (128) of amount to merchant and unique customer  
identification.

Agent issues to customer authenticated payment advice for single  
communication and secret shared between customer and agent and status  
information which agent knows about merchant and or customer. Customer  
forwards part of advice to merchant who provides goods to customer in  
response to receiving part of payment advice (130).

USE - Relates to electronic commerce and to system and method for  
payment and transactions in electronic payment system.

ADVANTAGE - Provides high performance, low cost, minimum  
maintenance, easy scalability according to volume, significant security  
with moderated anonymity and strong authentication, and easy  
detection of fraud.

Dwg.2/7

Title Terms: PAY; METHOD; ELECTRONIC; PAY; SYSTEM; CUSTOMER; ACCOUNT; AGENT  
; SEND; AGENT; CUSTOMER; REQUEST; PAY; AMOUNT; MERCHANT; UNIQUE; CUSTOMER  
; IDENTIFY; ISSUE; AUTHENTICITY; PAY; ADVICE; CUSTOMER; SHARE; SECRET  
Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-019/00  
International Patent Class (Additional): G06F-017/60  
File Segment: EPI

16/5/61 (Item 54 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

011142258 \*\*Image available\*\*  
WPI Acc No: 1997-120182/199712  
XRPX Acc No: N97-098849

**Computer-aided database information and commercial cashless transaction system - has security technology and electronic access control and payment guarantee, and exchanges information and funds between customer accounts and supplier account via decentralised computer**

Patent Assignee: MOTTO MARKETING-SYSTEME GMBH (MOTT-N)

Inventor: HEYNE R; OEFLER M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19529252	A1	19970213	DE 1029252	A	19950809	199712 B

Priority Applications (No Type Date): DE 1029252 A 19950809

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 19529252	A1		8	G06F-017/60	

Abstract (Basic): DE 19529252 A

The system uses a decentralised, remote computer and a central host computer. The authorised computer (5.1) has access to a regional database (1) which, at the same time, represents the central system. The software serial number (15), the access counter (16) and the hardware serial number (17) are processed via the hardware encoder (14) to a character train. This is sent via the interface (13) to the host (1). The train is processed and blocks or allows access to the system.

By means of the database (1), the second **account** of the **customer** can be increased from their first account. The necessary **payment** is made to the **supplier account** via the data bank and the second account. A constant decentralised data record is located at regional data management locations and/or the regional database and data is exchanged via national databases and further databases.

ADVANTAGE - Has application for goods transactions, services and cashless transactions internationally.

Dwg.4/4

Title Terms: COMPUTER; AID; DATABASE; INFORMATION; COMMERCIAL; TRANSACTION; SYSTEM; SECURE; TECHNOLOGY; ELECTRONIC; ACCESS; CONTROL; PAY; GUARANTEE; EXCHANGE; INFORMATION; FUND; CUSTOMER; ACCOUNT; SUPPLY; ACCOUNT; DECENTRALISE; COMPUTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-012/14; G06F-017/30;  
G07F-007/08

File Segment: EPI

16/5/62 (Item 55 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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011021920      \*\*Image available\*\*  
WPI Acc No: 1996-518870/199651  
XRPX Acc No: N96-437169

**Value transfer system between electronic purses in form of smart card -  
assigns to each purse class which controls conditions under which value  
may be transferred to and from purse**

Patent Assignee: MONDEX INT LTD (MOND-N); NAT WESTMINSTER BANK PLC (WEST )  
Inventor: BAILEY A; EVERETT D B; VINER J; EVERRETT D B  
Number of Countries: 073    Number of Patents: 025

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9636025	A2	19961114	WO 96GB1104	A	19960509	199651 B
ZA 9603691	A	19970129	ZA 963691	A	19960509	199710
AU 9656554	A	19961129	AU 9656554	A	19960509	199712
WO 9636025	A3	19961212				199712
GB 2314662	A	19980107	WO 96GB1104	A	19960509	199804
			GB 9722462	A	19971023	
NO 9705156	A	19971110	WO 96GB1104	A	19960509	199807
			NO 975156	A	19971110	
EP 824740	A2	19980225	EP 96913632	A	19960509	199812
			WO 96GB1104	A	19960509	
NZ 307255	A	19980427	NZ 307255	A	19960509	199823
			WO 96GB1104	A	19960509	
CZ 9703531	A3	19980513	WO 96GB1104	A	19960509	199825
			CZ 973531	A	19960509	
GB 2314662	B	19980708	WO 96GB1104	A	19960509	199829
			GB 9722462	A	19971023	
SK 9701510	A3	19980708	WO 96GB1104	A	19960509	199836
			SK 971510	A	19960509	
AU 702388	B	19990218	AU 9656554	A	19960509	199919
JP 11504737	W	19990427	JP 96533867	A	19960509	199927
			WO 96GB1104	A	19960509	
HU 9802924	A2	19990528	WO 96GB1104	A	19960509	199930
			HU 982924	A	19960509	
MX 9708553	A1	19971201	MX 978553	A	19971106	199936
BR 9608704	A	19991207	BR 968704	A	19960509	200015
			WO 96GB1104	A	19960509	
KR 99014675	A	19990225	WO 96GB1104	A	19960509	200018
			KR 97708016	A	19971110	
RU 2142160	C1	19991127	WO 96GB1104	A	19960509	200042
			RU 97120517	A	19960509	
TW 421747	A	20010211	TW 96105560	A	19960510	200146
EP 824740	B1	20020417	EP 96913632	A	19960509	200227
			WO 96GB1104	A	19960509	
DE 69620750	E	20020523	DE 620750	A	19960509	200241
			EP 96913632	A	19960509	
			WO 96GB1104	A	19960509	
US 6439455	B1	20020827	WO 96GB1104	A	19960509	200259
			US 98945583	A	19980209	
			US 2000611867	A	20000707	
CN 1189906	A	19980805	CN 96195228	A	19960509	200272
ES 2175090	T3	20021116	EP 96913632	A	19960509	200302
KR 338492	B	20021011	WO 96GB1104	A	19960509	200325
			KR 97708016	A	19971110	

Priority Applications (No Type Date): GB 959582 A 19950511

Cited Patents: EP 114773; EP 256768; EP 360613; EP 555683; EP 619565; WO 8303018; WO 9310503

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9636025	A2	E	14	G07F-007/08	

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE  
 DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN  
 MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN  
 Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE  
 LS LU MC MW NL OA PT SD SE SZ UG

ZA	9603691	A	14	G07F-000/00	
AU	9656554	A			Based on patent WO 9636025
GB	2314662	A	1		Based on patent WO 9636025
NO	9705156	A		G07F-000/00	
EP	824740	A2 E			Based on patent WO 9636025
Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI					
LT LU LV MC NL PT SE SI					
NZ	307255	A		G07F-007/08	Based on patent WO 9636025
CZ	9703531	A3			Based on patent WO 9636025
GB	2314662	B			Based on patent WO 9636025
AU	702388	B			Previous Publ. patent AU 9656554
Based on patent WO 9636025					
JP	11504737	W	16	G06F-019/00	Based on patent WO 9636025
HU	9802924	A2			Based on patent WO 9636025
BR	9608704	A			Based on patent WO 9636025
KR	99014675	A		G07F-007/08	Based on patent WO 9636025
RU	2142160	C1		G06F-017/60	Based on patent WO 9636025
TW	421747	A		G06F-017/00	
EP	824740	B1 E		G07F-007/08	Based on patent WO 9636025
Designated States (Regional): AL AT BE CH DE DK ES FI FR GR IE IT LI LT					
LU LV MC NL PT SE SI					
DE	69620750	E		G07F-007/08	Based on patent EP 824740
Based on patent WO 9636025					
US	6439455	B1		G06F-017/60	Cont of application WO 96GB1104
Cont of application US 98945583					
CN	1189906	A		G07F-007/08	
ES	2175090	T3		G07F-007/08	Based on patent EP 824740
KR	338492	B		G07F-007/08	Previous Publ. patent KR 99014675
Based on patent WO 9636025					

Abstract (Basic): WO 9636025 A

The system includes several electronic purses. The purses may communicate with each other using interface devices to transfer value by transactions. Each transaction involves an exchange of electric signals between a pair of purses. Each purse includes a memory element for storing a record of the accumulated value currently contained in the purse. Each purse is assigned a class in a hierarchical structure.

The memory further stores a record of the class of that purse, together with a list of those classes to which that purse can transfer value. Each purse or associated transfer device can be a microprocessor which is programmed so that each value transfer transaction from a payer purse to a payee purse includes at least the step of checking whether the purse class of the payee purse appears on the class list before allowing the transfer to take place.

ADVANTAGE - Allows goods and services to be **paid** for, in analogous manner to cash without specific reconciliation between **payer** and **payee accounts**.

Dwg.1/1

Title Terms: VALUE; TRANSFER; SYSTEM; ELECTRONIC; PURSE; FORM; SMART; CARD; ASSIGN; PURSE; CLASS; CONTROL; CONDITION; VALUE; TRANSFER; PURSE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00; **G06F-017/60** ; G06F-019/00; G07F-000/00; G07F-007/08

International Patent Class (Additional): G06K-019/07; G07F-007/10; G07F-019/00

File Segment: EPI



16/5/63 (Item 56 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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010734172 \*\*Image available\*\*  
WPI Acc No: 1996-231127/199624  
XRPX Acc No: N96-193981

Home shopping method using interactive TV system and existing EFT network  
- storing customer credit or debit card and account information at  
two-way TV server for transmission to credit company or ATM network when  
purchase requested

Patent Assignee: AT & T CORP (AMTT )  
Inventor: MERKLER D R; REEDER K R  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
CA 2153727 A 19960220 CA 2153727 A 19950712 199624 B

Priority Applications (No Type Date): US 94293006 A 19940819

Patent Details:  
Patent No Kind Lan Pg Main IPC Filing Notes  
CA 2153727 A 20 G06F-017/60

Abstract (Basic): CA 2153727 A

The method enables a customer equipped with an interactive TV (ITV) terminal (12) to transmit order data to the ITV server (14) in response to a presentation of available goods and services. The customer is prompted to choose a **payment** method, e.g. by selecting from debit and credit cards. Individual data, pref. including details of the **customer**'s bank **account**, credit card account, etc. and PINs are **previously** stored at the server, e.g. when the customer is first connected.

In the case of a direct debit, the bank account information is transmitted to a network gateway bank (20), which serves as an entry point to the ATM (automatic teller machine) network. Electronic debiting of the **customer account** takes place after balance checking, and a credit is sent to the **merchant**'s bank **account**. For credit card **payment**, the credit card network is used in a similar way, the network gateway bank again being employed.

USE/ADVANTAGE - Also for automated banking and **payment** of bills. **Prior** storage of customer card details obviates need for swiping when purchase made, or for dedicated hardware at customer premises. No need for merchant to verify approval since already done through appropriate network.

Dwg.1/3

Title Terms: HOME; SHOPPING; METHOD; INTERACT; TELEVISION; SYSTEM; EXIST;  
EFT; NETWORK; STORAGE; CUSTOMER; CREDIT; DEBIT; CARD; ACCOUNT;  
INFORMATION; TWO-WAY; TELEVISION; SERVE; TRANSMISSION; CREDIT; COMPANY;  
ATM; NETWORK; PURCHASE; REQUEST  
Index Terms/Additional Words: AUTOMATIC; TELLER; MACHINE; ELECTRONIC; FUNDS  
; TRANSFER; POINT; SALE; POS; EFTPOS  
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